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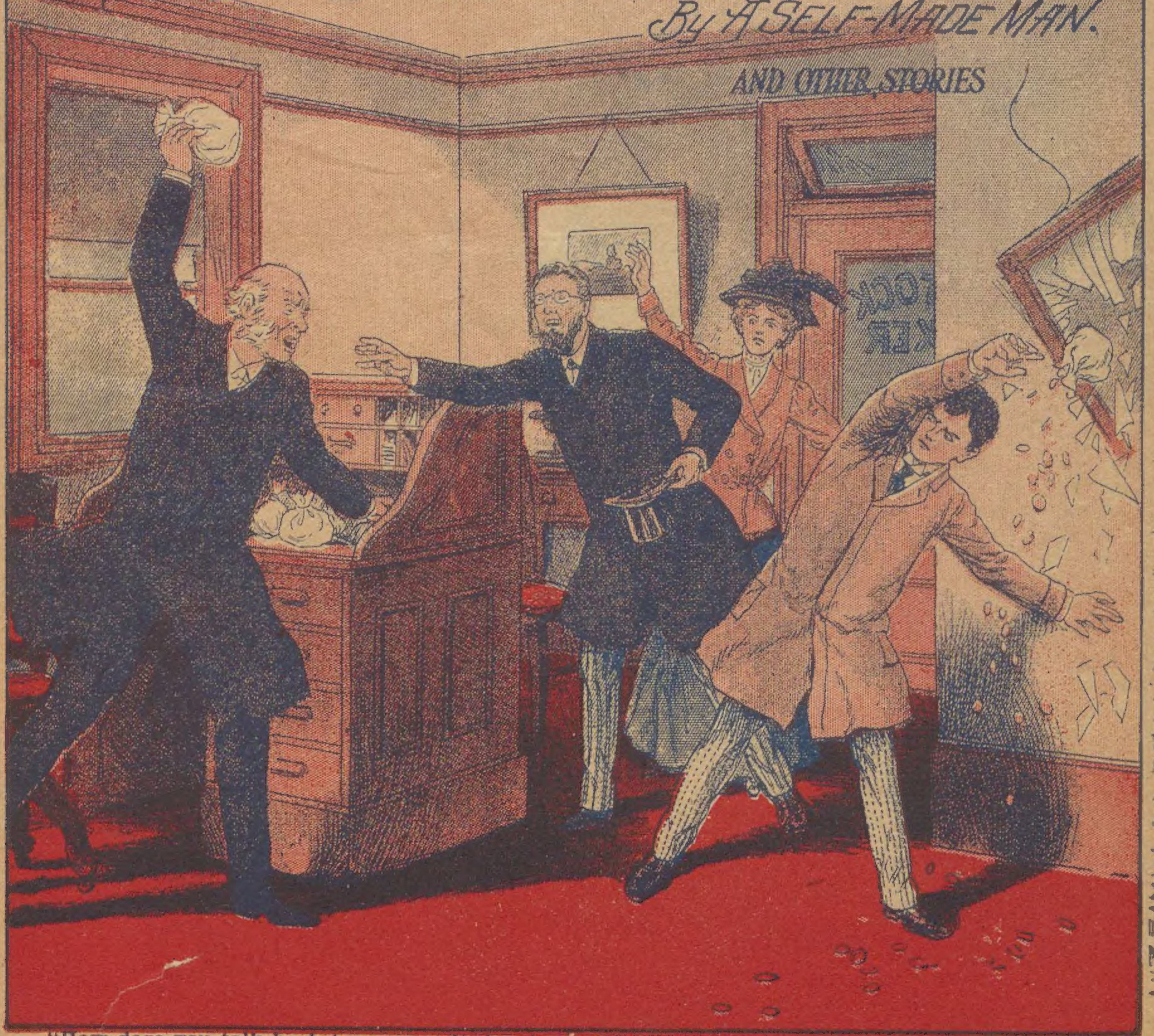
FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

UNDER A LUCKY STAR; OR, THE BOY WHO MADE A MILLION IN WALL STREET.

By A SELF-MADE MAN.

AND OTHER STORIES



"How dare you talk back to me, you little monkey?" ejaculated the irate broker, seizing bag after bag of gold from his desk and flinging them at the boy. One smashed a picture and the yellow coin deluged the boy.

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FAME AND FORTUNE WEEKLY

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UNDER A LUCKY STAR

OR, THE BOY WHO MADE A MILLION IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.—Fred Finds a Wallet.

"Why didn't you come the moment I rang for you?" roared Ichabod Bates, Curb broker, as he glowered at his bright, cheerful-looking office boy and messenger, Fred Muncie by name, who had just bounced into the private office in answer to the summons. "Were you taking a bath or having your hair curled?" he added sarcastically.

"No, sir; I was in the wash-room."

"What were you doing in the wash-room?" demanded the broker, his well-trimmed side-whiskers standing out from his cheeks like the quills of a fretful porcupine.

"Brushing my hair."

"How many times a day do you consider it necessary to brush your hair?"

"Whenever it's mussed, sir. You told me I must always look neat, and I try to obey orders."

"Huh! Take this note to Mr. Bowker, in the Mills Building."

"Yes, sir."

"And don't loiter on the way."

"I never do, sir."

"Bah! Do you s'pose I don't know boys by this time? I'll allow you fifteen minutes by the clock. I'm going to keep my eye on it. If you aren't back on the minute I'll discharge you."

"All right, sir. I'll be back in fourteen minutes and fifty-nine seconds."

Thus speaking Fred dashed out of the private room.

"Gee! If there's a bigger crank than Mr. Bates in Wall Street I'd like to know who he is," muttered the boy as he hurried along the corridor toward the elevator. "This is the five-hundredth time, more or less, he's threatened to fire me for something or another. But I ain't afraid of him doing it. He couldn't get along without me to save his life. He'd never be able to get another boy to stand his jawing. I'm used to it and don't mind him a little bit. I guess he must have been born with a grouch, for he's had one on ever since I've been with him. I wonder how they stand him at home? I've heard he is one of the pillars of his church. Two ladies of the missionary society were in to see him the other day, and I heard them call him Deacon Bates. While they were in his office talking to him he looked as if butter wouldn't melt in his mouth. Two minutes after

they left he was storming around the counting-room like a roaring lion about something that displeased him. He's a peach."

Every broker who knew Fred, his employer excepted, said he was the smartest and most intelligent-looking boy in Wall Street, and what so many people said must have been pretty near the truth. He helped to support a widowed mother and a younger brother and sister, and he did it cheerfully, as if it was the greatest pleasure in the world for him to do so, notwithstanding that he was thereby deprived of many pleasures other boys had. The little family lived in a four-room flat in Harlem, and were as happy and contented as any family could be under their straitened circumstances. When Fred reached the corner of Broad Street and Exchange Place he saw a crowd around a street fakir. He stopped a moment to see what the attraction was. The man was selling mechanical mice, which he wound up with a key and then set down on the sidewalk to show how much they acted like live ones. Fred thought of the fun one of them would afford his pet white cat at home. Accordingly he bought one, tried it on the walk and then put it in his pocket. Two minutes later he was riding up in the elevator to the fifth floor of the Mills Building. In another minute he walked into Bowker's office. He had been there before, and he knew the red-headed office boy well.

"Hello, Muncie; what do you want?" asked Bowker's boy, whose name was Peter McGuinness, and who had a coarse, freckled face in addition to his fiery red hair.

"I want lots of things," grinned Fred. "To begin with, I've got a note for Mr. Bowker."

"Give it to me and I'll take it in to him," said McGuinness.

"I will if he gives me one."

"My orders are to fetch one back, so you'd better get it."

"Who gave you the right to order me about?" growled the office boy.

"Nobody. It's just my way. Get a move on, please. I've got just six minutes and thirty-nine seconds to get back to the office."

"Aw! What are you givin' me?"

Fred turned his back on the lad and walked over to one of the windows. There were several customers in the room standing around the ticker.

A cuspidor stood between the windows. Fred happened to glance at it and saw, lying between it and the wall, a fat-looking wallet. He walked over and looked down at it to make sure his eyes had not deceived him, then he picked it up. He stepped to the window and was about to open it when McGuinness came up to him and handed him an envelope.

"There's your answer," he said. "Now you can sneak."

Fred slipped the wallet into his pocket and left the office. While waiting for the elevator cage to come down he took it out and opened it. He found it full of papers and money—the latter in big yellow-backed bills.

"Looks as if there was all of a thousand dollars here," he said to himself. "I wonder who it belongs to?"

He started to examine the papers when the cage stopped at the floor for him, and he hastily closed the wallet and put it in his pocket again. When he got back to the office he noticed by the clock that he had been out nearly twenty-five minutes, but that fact didn't worry him. He walked into the private room and handed the envelope to Mr. Bates. The broker tore the envelope open, glanced at the few words scribbled in lead pencil on a small sheet torn from a pad, and grunted. Fred took the grunt as a signal to retire, and accordingly he walked outside to his seat in a small enclosure furnished with a ticker, spittoons and several chairs. There was nobody in the place. Mr. Bates did not employ a stenographer.

A girl from a public stenographer's office on the tenth floor came down every morning to take dictation, and at any other time he sent for her, and she carried her shorthand notes upstairs and copied them off on her typewriter. Her name was Hattie Stringer, and she and Fred were great friends. As soon as Fred took his seat he pulled out the wallet again and proceeded to examine its contents carefully. On counting the money he found that it footed up \$1,250. There was enough evidence in the wallet to show that it belonged to George Lake, of No. — Lexington Avenue.

"I'll take it up to that address on my way home," muttered Fred. "Maybe he'll give me a ten-dollar bill for returning it to him."

On one of the papers the boy looked at was the following:

"Friend George: The syndicate I told you about is now ready to begin business. The stock to be boomed is S. & T. It will be safe for you to go the limit, and hold it for 90. That will give you a tidy wad.
Yours, JACK."

The writing bore the date of the previous day. "That's a tip as sure as you live," thought Fred. "I wish I had a little money, I'd back it, you can bet your life. As I haven't any money it's no use to me," he added regretfully.

As he placed the wallet in his pocket again the door opened and a lady with a stern visage entered the room.

CHAPTER II.—How a Mechanical Mouse Created a Sensation.

"Is Mr. Bates in?" asked the visitor, whose name, by the way, was Mrs. Minerva Atkins.

"Yes, ma'am."

"I'd like to see him."

"He can't be disturbed at present, ma'am," replied Fred politely.

"When will he be disengaged?"

"Not for several hours, ma'am."

"Several hours!" snapped the caller. "I can't wait several hours. Take my name in to him, and tell him I want to speak to him just a minute or two."

"Sorry, ma'am, but he told me that he was not to be disturbed by visitors under any pretext."

The visitor sniffed the air impatiently and then settled down in the chair to wait. Her presence in the little waiting den had a depressing effect on Fred.

"I wish she'd go," thought Fred. "She acts as if she intended to stay there all day. I believe it would take a dynamite bomb to start her."

At that moment he placed his hand on the pocket containing the mechanical mouse, and then a luminous idea flashed through his brain.

"She doesn't look to me like a lady who would be frightened by a mere mouse, but you never can tell," muttered Fred. "Mr. Bates is liable to pop out here any minute, and if he finds her waiting for him he'll jump on my neck for not getting rid of her. Well, here goes the mouse. I'll see if it has any effect on her."

Fred dropped the paper he had been reading, and under cover of picking it up he pointed the mouse toward the undesirable visitor and released the spring.

The toy started toward the lady. The mouse was half way on its journey when Mrs. Minerva Atkins spied it. With a whoop that startled the office and the people passing in the corridor she sprang to her feet and hopped on the chair. In her hurry she didn't light on the chair fairly, and it went over with her, depositing her in a sprawling heap on the floor. Fred dashed across the small space apparently to her assistance, but in reality to recapture the mouse. As he stooped and picked it up Mr. Bates came running out of his private room in a great sweat over the strange disturbance, while the bookkeeper and his assistant piled out of the small counting-room in a kind of consternation.

"What's the matter, ma'am?" asked Fred, starting to raise the visitor.

"Save me! Save me!" she yelled, throwing her arms around his neck and nearly smothering him by her frenzied embrace.

"Yes, ma'am; come with me," and the messenger ran her over toward the corridor door.

When he disengaged one of her arms and opened the door he found the space outside filled by a dozen clerks and brokers in the act of entering.

"What's the trouble?" asked one of them.

"This lady has a fit, I guess," replied Fred, pushing his way through the yielding throng.

"Where is it?" gasped Mrs. Atkins with bulging eyes.

"Where is what, ma'am?" asked Fred innocently.

"The mouse!" she gurgled in terror.

"What mouse, ma'am?"

At that moment the lady spied the mouse's head peeping out of the boy's pocket where he had hastily shoved it with the mechanism in full running order, which had caused it to crawl partly out. She uttered another shriek and fled toward

the elevator. She didn't stop there, but flew down the stairway like the famous Tam o' Shanter pursued by hobgoblins. Fred, chuckling inwardly, let her go her way and returned to his office, which he found filled with inquisitive people trying to find out what the trouble was all about. Everybody turned to Fred, who seemed to be the only one able to illuminate the mystery of the lady's remarkable behavior.

"She says she saw a mouse," replied the boy in answer to the questions hurled at him.

"A mouse!" ejaculated a dozen voices wonderingly.

"That's what she said," answered Fred. "When she let out that yell she sprang on her chair. The chair went over and landed her on the floor. There she kicked and shrieked till I picked her up. Then she wanted me to save her."

"Who was the lady?" asked Mr. Bates.

"Mrs. Atkins."

"Where is she now?"

"On the street, I guess, sir. The last I saw of her she was flying down the stairs as if she was trying to make a record dash."

All the outsiders smiled broadly at Fred's demure reply and went out. Finally the office was restored to its former quietude, though a thrill of mild excitement hung about in the air. Mr. Bates beckoned the boy into his private room.

"Tell me all the particulars," he said.

Fred did so.

"Did you see the mouse?" asked the broker.

"Yes, sir," replied Fred truthfully.

Then the broker's sharp eyes spied the mouse's head peeping out of the boy's pocket.

"Good Lord!" he ejaculated.

"What's the matter, sir?"

"It's in your pocket. Grab it and throw it out of the window."

Fred saw that the secret was out, so he pulled the mechanical toy out of his pocket and laid it on the broker's desk.

"It's only an imitation mouse, sir," he explained without a smile. "I bought it this morning from a street fakir."

The broker looked at him severely.

"Then you were at the bottom of the disturbance?"

"Well, sir, I must admit that I was. She came in and asked for you. I told her that you were engaged. Then she anchored herself on one of the chairs as if she intended to remain there all day. You told me to get rid of her whenever she called. I didn't know how to do it till I thought of the mouse. So I sprang it on her, and it worked like a charm."

"You can go," said the broker with a sepulchral chuckle that seemed to come all the way up from his boots.

That was the nearest approach to a laugh Fred had ever known Mr. Bates to be guilty of. As he walked out of the room he heard a succession of cachinnations emanating from his employer's thorax, for all the world like a series of firecrackers going off inside a tomato can. Fred laughed quietly to himself when he took his seat outside.

CHAPTER III.—Fred Wins His First Deal and Sells Tip to a Lady.

Fred was through for the day at about a quarter past three and went home. After supper he

took a train down to Sixty-seventh Street and made his way to Mr. Lake's house. A maid answered to his ring and he was shown into the parlor, and in a few minutes a fine-looking man made his appearance.

"Mr. George Lake?" asked Fred interrogatively.

"That's my name."

"Did you lose a pocketbook today?"

"I did," said the gentleman promptly and with considerable eagerness. "Did you find it?"

"I found a wallet which I think belongs to you. Will you tell me as near as you can remember what was in it?"

"There was \$1,250 in money in it, for one thing, and a number of papers."

"That's right. It's yours, I guess," and Fred produced the wallet.

Mr. Lake said the pocketbook was his.

"You are an honest boy to return it with all that money in it," he said, regarding the young messenger boy very favorably. "Where did you find it?"

"Behind a cuspidor in Broker Bowker's office in the Mills Building."

"I was there this morning, but I thought I lost it on the street. I advertised it in two newspapers, but had some doubts about recovering it."

"Examine it, sir, and see if everything is in it," said Fred.

"I have no doubt everything is in it," replied Mr. Lake.

He took the money out, and counting \$250 handed the bills to the boy.

"Permit me to repay you for the trouble you have taken in bringing it back to me," he said.

"I'm afraid you are giving me a great deal more than I deserve, sir," said Fred, regarding his liberal reward doubtfully.

"Not at all. Honesty under such circumstances is a scarce commodity in this world, and is entitled to recognition. You might easily have kept all the money and got rid of the pocketbook down a sewer hole. Instead of taking advantage of temptation, you resisted it. I am glad to know you, and I hope I shall see you again. Here is my business card. It will give me much pleasure to have you call on me some time, particularly if I can do you a service. Where do you work?"

"I am messenger for Ichabod Bates, a Curb broker at No. — Wall Street."

Mr. Lake made a note of Fred's name and address. After some further talk the boy took his leave and went home. He had shown his mother the pocketbook with all the money in it and told her he hoped to get a ten-dollar bill for returning it. When he got home his mother was sewing in the dining-room and his brother and sister were studying their next day's lessons.

"How much do you suppose the gentleman gave me?" asked Fred after he had told about his interview with Mr. Lake.

"I am sure I couldn't guess, Fred. Twenty dollars?"

"Five times \$50," replied Fred.

His mother was astonished, while his brother and sister were tickled to death.

"Here's \$50 for you, mother. I want to use the \$200 on a tip I got hold of in which I expect to double it," said Fred.

Mrs. Muncie was so pleased to receive the fifty

which was more money than she had handled for a long time, that she offered no objection to Fred using the balance. So next day he took the money and, going to a little banking and brokerage house in Nassau Street, he put it up as margin on 20 shares of S. & T., at 69. He had long wanted to try his luck in the market, but had been prevented by lack of money. Now he felt that he had a pretty sure thing by reason of the tip he had found in Mr. Lake's pocketbook. He watched the ticker after that with a strong personal interest, and was pleased to note that S. & T. began to rise gradually. On Saturday noon it stood at 72, and he went home feeling particularly happy.

During the following week it went to 82. Then on the succeeding Monday it began to boom and jumped to 90. At that figure Fred went to the bank and told the margin clerk to sell his stock. The shares were sold in a few minutes at 92 3-8, and he made a profit of \$420. He told his mother about his good luck and handed her \$100.

"I'll keep the \$500 so as to have it handy in case I see another chance to make a haul. There are always opportunities turning up in Wall Street, mother, and I want to be ready to take advantage of one when it comes my way."

A few days afterward Mr. Bates sent him upstairs to the public stenographer's office to tell Miss Smith to send Miss Stringer down to take some dictation. After getting out of the elevator on the tenth floor he passed two brokers along the corridor.

"Yes," said one of them in Fred's hearing, "the Judd clique is engineering a corner in A. & B. Dayton, Judd's broker, is buying every share in—"

That is all Fred heard, but it was enough to set him thinking. When he was sent out that afternoon he made some inquiries that convinced him A. & B. was a good stock to own about that time, so on his way home he went into the little bank and ordered 50 shares of the stock to be bought at the prevailing price, which was 52. Next day, while looking at the ticker, who should walk in but Mrs. Minerva Atkins.

"Is Mr. Bates in?" she inquired in an aggressive tone.

"No, ma'am."

"When do you expect him in?"

"Couldn't say, ma'am. He might go to a directors' meeting before he gets back. In that case his return is very uncertain."

"What's his usual hour for getting here in the morning?"

"About half-past nine, ma'am."

"I'll be down at half-past nine tomorrow. Tell him I shall expect to see him."

Mrs. Atkins then took her departure, much to Fred's satisfaction. Five minutes later Mr. Bates came in.

"Mrs. Atkins called to see you, sir. She's just left," said the boy.

"She's a nuisance. I've tried all I could to get rid of her, but she won't take a hint. I cannot insult her, as she is a member of my church."

"She says she'll be here at half-past nine in the morning."

"Then I'll have to give her an interview," said the broker, caressing his whiskers and walking into his private room.

Next morning Mrs. Atkins was promptly on hand, but Mr. Bates was behind his time. The

lady seemed in a more sociable humor than usual with her.

"I hear that you messenger boys sometimes get hold of tips on stocks," she surprised Fred by saying.

"Who told you that, ma'am?" he asked.

"I've heard it. Now, if you hear of anything that I can make money on I'll pay you well for it."

"How much will you pay for a tip?" asked Fred.

"I'll only pay if I make something out of it. In that case I'll give you a dollar."

Fred nearly fell off his chair.

"I wouldn't like to deprive you of such a large sum," he said with a chuckle.

"I'd be glad to give it to you if I made something out of your tip."

"I've got a tip now, ma'am, but as this is a gilt-edged one it would cost you \$100."

"A hundred dollars!" screamed the lady. "Why, the idea! Just as if I'd pay \$100 for a tip."

"Suppose you made a thousand out of it, wouldn't it be worth a hundred?"

"How could I make a thousand out of it?"

"By putting \$1,000 up on margin. In fact, you might make \$2,000."

The lady's eyes began to glisten.

"What is this tip on?" she asked.

"A certain stock that's going to be boomed."

"What's the name of the stock?"

"It will cost you \$100 to learn that."

Mrs. Atkins pondered the matter.

"If I make \$1,000 or more I'll give you \$100," she said reluctantly.

"Will you sign a paper agreeing to do that?"

"Yes."

Fred went into the counting-room and drew up the document.

"Now give me the tip," she said after putting her name to it.

"Buy 100 shares of A. & B. if you can afford it, right away. That will cost you \$1,000. It's going at 52. When it gets up to 63 or 65 you'd better sell so as to be on the safe side. It may go higher, but it doesn't pay to hold out for the last dollar, remember that, ma'am. When you have collected your winnings, I'll expect you to hand me the \$100."

"I'll do it. I'll go and get the money to put up now. I won't wait to see Mr. Bates."

At that moment the broker came in and met her face to face.

"I can't stop to see you now, Mr. Bates. I've got some other business on hand and am in a hurry."

With those words she sailed out of the office.

"Thank goodness she's gone," said the broker. "I wonder what business could be more important to her than seeing me?"

"I sold her a tip, sir, and she's gone after the money to put up on it," replied Fred.

"What was the tip?"

"I told her to buy A. & B. for a rise."

"Who told you that A. & B. was going up?"

"I heard a broker say that a syndicate had been formed to boom the stock."

"Who was the broker?"

"His name is Matthews. He said that Broker Dayton was buying up all the shares he could find."

"What is Mrs. Atkins going to pay you for the tip?"

"One hundred dollars."

"If you get \$100 out of her you're lucky."

"I'll take the chances. She ought to win over \$1,000."

"If she loses you'd better get your life insured," said Mr. Bates with a chuckle as he walked into his private room.

CHAPTER IV.—Fred's Second Deal Proves a Winner.

Mrs. Atkins came back in an hour with \$1,000. Mr. Bates was out and so was Fred.

"Can I do anything for you, madam?" asked the bookkeeper.

"I want to buy 100 shares of A. & B. for \$1,000," said the lady.

"That's a margin deal. I'll accomodate you."

"When will it be up to 65?"

"I'm sure I couldn't tell you that, madam," replied the surprised bookkeeper.

"Well, you sell it for me when it gets up to 65. I was told not to hold on for the last dollar."

"Did anybody tell you it was going to 65?"

"Yes, sir. I was told I'd make \$1,000 or more out of it."

"Well, ma'am, I hope the person is right for your sake, but, remember, we are not responsible for that. If the price should go down instead of up you'd lose a part if not all of your \$1,000. I hope you have considered the matter from that light."

"Oh, it won't go down," replied the lady confidently.

The bookkeeper took Mrs. Atkins' order and handed her a memorandum of the deal. She went away feeling sure that the \$1,000 she expected to win was as good as if it was in her pocket. When Fred came in the bookkeeper told him that Mrs. Atkins had actually made a deal with the house.

"Somebody has been telling her that A. & B. is going up to 65," he said.

"Did she tell you that?"

"Yes. She left instructions for us to sell at that figure. She said she was told not to hold out for the last dollar."

Fred grinned.

"I'm afraid somebody has been stringing her," went on the bookkeeper.

"If it goes to 65 she'll make about \$1,300."

"And if it goes down four or five points and doesn't recover she'll lose half her money. In that case I'm afraid there'll be something doing somewhere," said the bookkeeper, shaking his head solemnly.

"Then I hope it won't go down."

When the Exchange closed for the day Fred breathed easier when he saw that A. & B. had gone up a point. Three days later, when A. & B. was at 54, Mr. Bates received a letter from Mrs. Atkins asking him when she should come down and get her \$1,000, which she had already decided in her own mind she was going to win. The letter had that positive ring about it that led the broker to scent trouble ahead, for he didn't believe that A. & B. was going to be boomed as Fred had asserted. He called his messenger inside.

"Look here, you little monkey," fumed Mr. Bates, "I've a great mind to discharge you for

selling Mrs. Atkins that tip. If A. & B. doesn't go to 62 1-2 at least, so she can make \$1,000 that you held out as a bait to her, there's going to be all kinds of trouble in this office. She'll come down here and accuse me of robbing her. If I can satisfy her that I am not responsible for her failure to make the thousand then she'll make things hum for you. What in creation induced you to sell her that tip? Even if she comes out ahead I doubt if she'll pay you. Why, a dollar looks as big as a cart-wheel to her, and a hundred will loom up as big as a row of Harlem flats!"

"Oh, she'll make her thousand all right," said Fred confidently.

"How in thunder can you stand there and make such an assertion?" roared the broker, getting red in the face.

"Because that's my opinion. I've got as much right to think as you have."

"How dare you talk back to me, you little monkey?" ejaculated the irate broker, seizing bag after bag of gold from his desk and flinging them at the boy. One smashed a picture and the yellow coin deluged Fred. The astonishing scene was witnessed by a broker who had called to see Mr. Bates, and Miss Hattie Stringer, who had come down as usual to take dictation. Fred was half paralyzed by the bombardment he was subjected to. He had never seen his employer so furious before. His eyes fairly glared fire and brimstone, while his sandy whiskers stuck out like bristles from the side of his face. The visiting broker stepped between the young messenger and the angry boss, and under cover of his body the boy made his escape from the room.

"Gee! It's a mistake to say he's mad. I believe he's so sore on me he could chew a spike. It's the first time I ever had money fired at me. If one of those bags had hit me on the head it might have been an ambulance case. Gosh! Mr. Bates can lose his temper quicker than any man I ever met. That tip seems to be making strenuous times for me. I see my finish if by any chance it doesn't win out. I'll bet that's the last tip I'll pass along to somebody else."

Here Mr. Bates' bell rang violently.

"I wonder if it's safe for me to venture into the den of that roaring lion? If I don't go in he's liable to come out here and do things to me," muttered Fred.

So the boy braced up and walked inside.

"Did you ring, sir?" he asked politely.

"Did I ring?" howled Mr. Bates, pounding his desk and glaring at Fred. "Didn't you hear me ring, you little monkeydoodle? Here, take this note to Mr. Barnum, in the Vanderpool Building. If you're gone over five minutes I'll discharge you."

"All right, sir. I'll be back in four minutes and fifty-nine—"

"Will you get out?" roared Mr. Bates, jumping up and seizing another bag of gold.

Fred vanished like a fleeting vapor, and was presently hiking for the elevator. He got back in a quarter of an hour and took his seat in the reception den. Hardly had he settled down in the chair before Mr. Bates' bell rang again.

"I wonder if he rang while I was out?" Fred asked himself as he went inside.

The broker was alone, and he looked sour enough to curdle milk.

"When did you get back?" he demanded.

"Just now."

"Didn't I tell you to get back in five minutes?"

"Yes, sir."

"Why didn't you do it, then?"

"Because I don't own a pair of seven-league boots."

The broker grabbed up a paper-weight and Fred dodged just in time to avoid it as it hurtled through the air. A howl from the doorway announced that it had done some execution, nevertheless. Broker Bowker's red-headed messenger happened to come in at the moment and caught the paper-weight in the stomach. It doubled him up and he uttered a dismal groan.

"What do you want?" Mr. Bates demanded of the red-headed youth.

"I brought a note from Mr. Bowker. You nearly knocked the wind out of me."

"Well, hand it over. As for you," he said to Fred, "take this note over to Mr. Dusenberry at the Exchange. If you're gone over——"

Fred seized the note and fled. When he got back the boss was out, much to his relief. He looked at the tape coming out of the slit in the ticker and saw that A. & B. was up to 56.

"I hope it will go to 56 and then I'll be safe," he muttered.

The bookkeeper called him and sent him out to a Nassau Street stationer's. On his return the ticker showed that A. & B. had reached 58.

"That looks like business," he said. "I wish somebody would explode a bomb under it and send it up to par."

The stock closed that day at 60, and next day it did seem as if somebody had exploded something under it, for it went clean to 70 by two o'clock. The bookkeeper sold Mrs. Atkins' stock at 65, according to her orders, giving her a profit of \$1,250, and Fred drew a long breath of relief. He sold out himself at 70 and a fraction, clearing \$900 profit. Mrs. Atkins, having been notified that she had won out came down after her money. Fred was out at the time, but when he got back the bookkeeper handed him a hundred-dollar bill which the lady had left for him, thus keeping her word to the letter.

CHAPTER V.—Fred and the Dude Clerk.

About a week after the A. & B. deal Mrs. Atkins came sailing into the office in a new gown and hat.

"Mr. Bates is out, ma'am," said Fred, who happened to be in.

"I didn't call to see Mr. Bates."

"Who, then, ma'am?"

"You."

"Me!" ejaculated the boy, much surprised.

"Yes, you. I want to buy another tip."

"Nothing doing, Mrs. Atkins."

"Haven't you got another tip?" she asked, looking greatly disappointed.

"No, ma'am. I wish I had."

"Well, here's my address. When you get another let me know, and I'll pay you \$100."

Fred took the paper and put it in his pocket and the lady departed. Five minutes afterward Mr. Bates sent him with a note to a Curb broker in the Pluto Building on Broad Street, with the usual injunction to hurry back. As he approached

the door of the office whither he was bound he saw the junior partner of the firm talking to a stout man whom he recognized as a well-known broker named Wardsworth.

"Well, go ahead and buy all you can get as close to the market as possible. Keep us posted right along, and have the stock delivered C. O. D. at the Manhattan National," said the junior partner as he dismissed the broker with a nod and entered his office. Fred heard his words.

"Somebody is trying to get up a corner," he thought. "I wish I knew the name of the stock Wardsworth was to buy. I'd buy some of it myself on a chance of it turning out a winner."

The boy delivered his note to the head of the firm and received a note to carry back to Mr. Bates. Half an hour later he was sent to the Stock Exchange with a note to Dusenberry, who attended to Mr. Bates' business on the floor of that institution. While standing by the rail waiting for an attache to find Mr. Dusenberry, Fred saw Broker Wardsworth circulating around the floor, button-holing a trader here and there, and sometimes exchanging memorandums with him. On his way back to the office after delivering his message he overheard two brokers ahead of him talking together.

"I wonder what Wardsworth is buying so much C. & D. for?" said one. "He must be filling a pretty big order."

"He may be acting for a syndicate that is trying to corner the shares," replied the other.

"I'm going to keep my eye on him when I get back. If he keeps on buying I shall do a little buying in C. & D. myself."

The two brokers parted at the corner of Wall Street, and Fred kept on to his place of business. He had learned the name of the stock Wardsworth was buying, and he meant to buy 150 shares on his own hook. He had the chance to do that when he went out to his lunch about one o'clock. Next morning as he was walking down Wall Street on his way to work he spied Miss Hattie Stringer ahead, and he hurried to catch up with her. Among the stream of people coming down Nassau Street was a dudish young fellow who walked along as if he owned a large part of the financial district. Fred was two yards behind Miss Stringer when the dude stepped up to her and raising his hat said:

"Good-morning, Miss Stringer. Lovely weather we're having, isn't it? So glad to have met you. You are looking remarkably charming today, 'pon my word you are."

Hattie looked coldly at the dude, and was about to pass on when he placed himself at her side and kept pace with her. She stopped at once and the dude stopped, too.

"I would rather not have you walk with me, Mr. St. John," said Hattie.

"Oh, I say, Miss Stringer, you cawn't mean that, you know," replied the clerk.

Hattie turned her back on him and found herself face to face with Fred, who had overheard the greater part of the little scene.

"Oh, Fred, I'm so glad you are here. Will you see me to the building? This man is annoying me with his undesirable attentions," cried the girl.

"Of course I will, Hattie."

Then the young messenger looked at the dude.

"Why don't you beat it? Can't you see the

young lady doesn't want anything to do with you?" he said.

"You're an impertinent jackanapes!" roared the dude clerk. "I've a great mind to kick you into the gutter."

"Oh, fade away! If you speak to this young lady again there'll be something doing you won't like."

As Fred turned away to escort Hattie to the office building where they both were employed the dude raised his foot and made a vicious kick at the boy. Fred saw it coming and sprang aside. At the same time he made a quick reach for the clerk's leg. Catching him by the ankle he upset him into the gutter. The dude went sprawling on his back, his derby rolling two yards away. As a crowd began to gather to view the scrap Fred took Hattie by the arm and walked away with her.

"Who is that lobster, Hattie, and how came he to address you?" he asked.

"He is a clerk for an insurance agency on our floor," she explained. "He has been trying to make my acquaintance for some time, but I wouldn't notice him."

He escorted the girl to the elevator and left her when he got out at his own floor. For several days C. & D. remained pretty stationary around 48, the price Fred paid for the stock, and then it began to go up. When it got well above 50 the attention of the brokers was attracted to it, and there was a lot of business done in it. Fred kept track of it on the office ticker, and he noticed it go to 60 with much satisfaction. He had no idea how high it might go, and he tried to keep posted on the general trend of the market as a kind of guide. When it reached 65 he overheard a couple of traders talking about it. Fred heard enough to satisfy him that he had better get out from under in order to avoid being caught in a possible slump. So he left his order to sell with the little bank's clerk that afternoon, and his holdings were closed out first thing in the morning at 65 3-8. His profits this time amounted to \$2,500, and raised his capital to \$4,000.

CHAPTER VI.—A Girl's Tip That Won.

A few days afterward Fred saw a statement in the newspapers about N. & P. It spoke about the improved traffic of the road and intimated that the price of its securities was likely to rise in the market. Looking up its past performances Fred saw that it was selling unusually low.

"It's bound to go up soon. Good stock like that rarely stays long below its proper level. As I might not get hold of another tip in months I can't do better than try my luck in N. & P. It is liable to go up five points or more shortly, and I would like to come in with the lucky ones."

That's the way the boy argued, and the result of his deliberations was that he invested all of his money in 400 shares of N. & P. at 98, and then gave his spare moments to the ticker to see how the cat was going to jump, as he expressed it. Next day N. & P. went to 99, and by the middle of the ensuing week it was up to 106 1-2. At that figure Fred ordered his stock sold, and he made a profit of \$3,250. He took the \$250 home to his mother and added the \$3,000 to his capital.

A few days after their conversation the errand boy connected with the office where Hattie was employed brought a note down to Fred. He had just come in from an errand and was reading a Wall Street daily. The paper spoke about the rumors that were afloat concerning the consolidation of the W. & C. branch railroad with the D. & G. trunk line. The young messenger opened the envelope and took out a sheet of note-paper on which there was some writing in lead pencil. It ran as follows:

"Fred: I have just finished typewriting a lengthy agreement between the D. & G. Railroad, as party of the first part, and the W. & C. Railroad, as party of the second part, which shows that a consolidation is about to take place between the two lines—that is, the D. & G. is about to acquire the other road. I thought maybe you could make something out of this information, that is why I send it to you at once. Hoping it may be of use to you, I remain,

"Yours sincerely, HATTIE."

That afternoon Fred visited the little bank again and left an order for 700 shares of W. & C. to be bought for his account. The representative of the bank found considerable trouble in picking up even so small an amount of W. & C. as 700 shares, but finally succeeded in filling the order. This was rather surprising, as only a month or so before W. & C. shares had been a drug in the market. Although the stock had disappeared in some mysterious manner the price showed no indications of going up, and Fred got his shares at 42. Another week passed away, and the impatient boy looked in vain for the expected boom in W. & C. He was being charged with interest on nearly \$23,000 which the bank had advanced to pay for the stock. On the morning of the twenty-fourth day from the time he bought the stock he was sent to the Stock Exchange with a note to Broker Dusenberry.

Fred was waiting at the railing for Mr. Dusenberry to come over when the chairman of the Exchange rapped for silence. Business stopped instantly and the uproar died away. When silence had to a large extent been secured the chairman made the official announcement of the consolidation of the W. & C. with the D. & G., and gave out the main features of the deal. As soon as he had finished the uproar began again, but Fred noticed that a rush was made for the W. & C. pole. The brokers fell over themselves trying to buy some of the stock, but none was to be had, though offers of 50 were made for it. Fred had to wait some time before Dusenberry showed up. That gentleman was one of the many who made a desperate fight to buy W. & C. on the heels of the announcement of the consolidation and failed to secure any. The excitement increased momentarily as higher offers were made for the shares. When Fred left the Exchange 55 was offered for W. & C. with no takers.

At that price the boy figured that he was \$9,000 to the good. He was so tickled over his good luck that he failed to notice the fact that a fresh banana skin lay right in his path. He stepped on it and the next thing he knew his heels flew up and his head came into contact with the sidewalk in so rude a way as to make him see a whole lot of stars, while it exposed him to the jeers of the

onlookers. Fred sat up in a dazed way, not quite certain about what had happened to him. In a moment he was surrounded with a circle of grinning faces. Among them was St. John, the dude insurance clerk. He recognized Fred, and the boy's mishap filled his soul with unexpected joy.

"Serves the little beggar right, 'pon me word!" he remarked in a loud tone.

Fred heard the voice and recognized the speaker. His hand also came in contact with the moist banana peel. Springing to his feet he jumped on the dude and washed his face with the inside of the skin before the young man knew what was going to happen.

"Take that, you lobster!" cried Fred.

Then he flung the skin in the sputtering and demoralized clerk's face, and slipped out of the crowd, leaving the dude to take his place as the laughing-stock of the crowd.

When the Exchange closed that day, W. & C. was ruling at 60, and some of the hoarded shares had begun to get into circulation. Fred decided that it was safe to hold on to his shares, as the boom in W. & C. was no ephemeral one, but built on a solid foundation.

The afternoon papers published the particulars of the consolidation agreement and Fred read the story over carefully in order to inform himself concerning the advantages that had accrued to the W. & C. stockholders. The papers said that the stock might go to 80 before many days.

Two days later Fred sold out his 700 shares at 78 3-4 and pocketed a profit of \$25,000. As soon as he collected his money he put 10 per cent. of it, or \$2,500, into an envelope, and waited downtown till five o'clock, when Hattie Stringer was through for the day. He went up to the tenth floor to meet her, and as soon as she came out of her office with several of the other girls he called her aside.

"Hattie, do you remember that tip you sent me about the consolidation of the W. & C. with the D. & G.?"

"Oh, yes. You said you thought you could make something out of it, but as you haven't mentioned the matter since, I forgot all about it."

"Well, I did make something out of it—a mighty good thing, though I've had to wait a month, nearly, for the consolidation to go through."

"I'm glad it proved useful to you, Fred," she replied.

"It proved so useful to me that I am going to give you a share of my profits. I think that is only the fair thing."

"I never refuse anything that comes my way," laughed the girl.

"That's right. You're a sensible girl. I've put the money in an envelope and addressed it to you. Open it and see how much it is."

Hattie did so, full of curiosity and anticipation. She had been figuring on a new hat and gown, and this money would come in very handy.

"Oh, my, what a wad!" she exclaimed as she took the envelope. "There must be \$20 here, even in one-dollar bills."

Fred chuckled. When she took the money out and saw that the first bill was a hundred-dollar one she almost had a fit.

"Why, Fred, what does this mean?" she screamed, as she saw that the whole bunch was made up of one-hundred-dollar bills.

"It means that is your profit from the tip," replied the young messenger.

"But there is more than \$1,000 here," she gasped.

"There is exactly \$2,500."

"Two thousand five hundred dollars!"

"Yes."

"Did you make all that?"

"That is what you made. I made more than that—quite a lot more."

"And is this my share?"

"That's your share. Put it in your pocket and see that you don't lose it."

"You dear, delightful boy!" cried the excited girl, suddenly putting her arms around Fred's neck and kissing him. Then, seeming to realize what she had done, she blushed rosily and looked quite confused. She could hardly believe that all that money was really hers, but Fred managed to convince her of the fact, and they went uptown together in great good humor.

CHAPTER VII.—Fred Reaches the Hundred-thousand Dollar Mark.

Mr. Bates had been in uncommonly good humor for a week, and Fred wondered what was going to happen. He had never seen the boss in a happy frame of mind over two or three days running, so he guessed Mr. Bates had been making money on the Curb. However, he knew the spell couldn't last much longer, and consequently he was not at all surprised when on answering a sharp ring of the bell one morning he found a thick cloud on Mr. Bates' face.

"Take this letter over to Mr. Attlebury and tell him I must have an answer at once," he snorted. "Deliver it in person. Understand?"

"Yes, sir," replied Fred, taking the envelope.

As the broker's manner indicated that the note was important, Fred lost no time in getting over to Mr. Attlebury's office in the Vanderpool Building.

"I want to see Mr. Attlebury," he said to the office boy.

"He's engaged."

"When will he be at liberty?"

"Dunno," said the boy.

"I've got an important letter to hand him."

"I'll take it inside," said the boy, holding out his hand for it.

"My instructions are to deliver it personally."

"Then you'll have to wait."

"All right; I'll wait."

Five minutes later a pompous-looking man came out of the broker's private room and left the office. Fred then knocked on the door.

"Come in," said Attlebury's voice, which the boy recognized.

Attlebury frowned when he saw Fred, for he knew he was Broker Bates' messenger.

The boy handed him the note he had brought. The broker tore it open and read it. Then he crumpled it up in his hand and threw it into the waste-paper basket.

"You can go," he said to Fred.

"How about the answer?"

"I told you to go."

"I was told to bring back an answer," replied the boy politely.

Attlebury glared at him.

"Will you walk out or shall I throw you out?" he said savagely.

"I'd prefer to walk, but I'd like to get an answer. I don't want to have a scrap with Mr. Bates when I get back."

"Is he mad this morning?" asked Attlebury with a sardonic grin.

"I can tell you better if I should return without an answer."

"What would he do to you?"

"You'd better ask me what he wouldn't do to me."

Attlebury stared at Fred and then began to chuckle.

"You're the boy that Bates fired half a dozen bags of gold at one morning?"

"I never remember what happens in our office, sir. I guess you must have been misinformed."

"Don't want to give your boss away, eh? Well, I heard all about the matter."

"How about that answer, sir?"

"There is no answer."

"All right, sir. I'll tell him that."

Fred returned to his own office and delivered Mr. Attlebury's reply. For a moment the broker's whiskers stood out stiff and he looked as if he were going to have a fit. Fred expected an explosion, but it didn't come. Mr. Bates said something that sounded like a swear-word, but as he was a deacon of his church the boy guessed his ears deceived him.

"You can retire," said the broker, turning to his desk.

Pretty soon Mr. Bates put on his hat and went out. A customer came in in a few minutes and left an order. The bookkeeper called Fred over to his desk and handed him a note to carry to Mr. Bates at the Curb exchange on Broad Street. As Fred rounded the corner of Broad Street Attlebury's messenger ran into him, and both boys sat down with unpleasant suddenness, dropping their notes.

"It's a wonder you wouldn't look where you're going!" said Fred.

"Forget it!" replied the other youth as he picked up the note which he thought he had dropped, and continued on his way.

Fred picked up the other, without looking at it, and hurried along to the Curb Exchange, where he soon found Mr. Bates and handed him the envelope.

"Where did you get this?" asked the broker, after reading it.

"Mr. Thomas gave it to me to deliver to you," replied Fred in surprise.

Mr. Bates gave one of his sepulchral chuckles.

"Did you stop and talk to anyone after leaving the office—Attlebury's boy, for instance?"

"No, sir; but I had a collision with Mr. Attlebury's messenger in front of the Morgan Bank on my way here."

"That accounts for it."

"Accounts for what?" asked the puzzled boy.

"Never mind, young man. Just you run back to Wall Street and deliver this message to Mr. Whitney, whose office is in the Oriel Building, and ask him if he received an envelope addressed to me. You mustn't let him know that you delivered

his envelope to me. I have sealed it up again the way it was. You can give him to understand that you discovered that you had the wrong envelope before you reached me, and that you called on him right away to get the one that belonged to you. Now, do the rush act. If you fail to recover your own envelope, why, return to the office and get a duplicate of the message from Mr. Thomas and bring it to me."

By the time Mr. Bates finished speaking Fred understood that the messages carried by himself and Attlebury's boy had got mixed up through the collision, and that he had delivered the wrong one to his employer. Mr. Bates evidently didn't want it known that he had read the contents of Attlebury's note to Whitney, and Fred took the hint at once.

He rushed back to the Oriel Building and was just in time to meet Attlebury's messenger coming out of the main entrance with an envelope in his hand. He had an anxious expression on his face as if something worried him. Fred rushed up to him and said:

"Here, have you got my note? I've just discovered that I have yours."

"Give it to me," said the other boy with a look of great relief, at the same time thrusting the envelope he had into Fred's hand.

He hurriedly returned toward the elevator, while Fred hastened back to the Curb Exchange with the right note, which he handed to his boss.

He explained to Mr. Bates that he had met Attlebury's messenger coming out of the Oriel Building, and had exchanged notes with him on the spot.

"Did he ask you if I'd seen his note?" asked the broker.

"No, sir. He seemed mighty glad to get his note back, and he didn't stop to say anything on the subject."

"Good!" chuckled the broker, who then dismissed Fred.

Fred, as he walked back to the office, guessed that there must have been something in Attlebury's note that greatly pleased Mr. Bates. As a matter of fact, there was. What Broker Bates had read enabled him to steal a march on Attlebury in connection with a certain deal, and nobody ever knew, but Mr. Bates himself, that the mix-up of the two notes put several thousand dollars in his pocket.

A few days after this incident Fred learned that a syndicate had been formed to boom M. & N. shares. As soon as he was satisfied that his information was the real goods he went to the little bank and astonished the margin clerk by planking down \$30,000 and ordering 3,000 shares of M. & N. bought for his account. The stock was then going at 65, and Fred got it at that figure.

Thus matters went along for several days, during which Fred had the usual number of errands to run and sundry other duties to attend to. The brokers working in the interests of the syndicate having bought in enough shares to practically corner the stock, they received orders to boom the price. One of them appeared at the M. & N. pole in the morning and began bidding for the shares in rising offers after a wash sale had established the first quotation. When 70 had been offered with no sale the other brokers began

to take notice that something appeared to be doing in M. & N.

A sharp advance all along the line started an excitement that increased as the hours went by, and for a while the rise in M. & N. escaped general attention. With the ending of the day's business it had gone up ten points, and Fred went home feeling that he was about \$30,000 richer than when he got up that morning. The next day the whole market boomed again, and M. & N. went quickly to 80. The newspapers called attention to the rise of fifteen points in two days in M. & N., and on the following morning this stock became the center of interest.

Crowds of perspiring traders surged around the pole all day long bidding and buying, and acting like lunatics as the price went up to 85.

Two or three times that day Fred tried to reach the little bank to order his shares sold, but something always interfered, and the Exchange finally closed in a state of seething excitement with M. & N. roosting at 90. On his way home he stopped at the bank and ordered the clerk to sell him out first thing in the morning when the Exchange opened for business. He was never so nervous before, for he now had a fortune at stake, and if anything happened to upset values before ten o'clock next morning, the greater part of his profits now in sight might vanish like moisture under the rising sun.

His sleep that night was troubled by all sorts of uncanny dreams that seemed to carry dire misfortune in their train. Morning came at last, and he felt very much like a chap who had been on a "bat" the night before. When he reached the office he looked about as usual, though his eyes shone with suppressed eagerness and excitement. At ten o'clock, when the Exchange opened, he was on the street with a message to a broker in the Mills Building. He was back at the office by quarter-past ten, and the first thing he did was to look at the tape. M. & N. was quoted at 94.

"My shares ought to be sold by this time. At any rate, whether they are or not, all is well with the market so far, and I don't see that I have any call to worry."

At eleven o'clock Fred was sent to the Exchange with a note for Mr. Dusenberry, and found the floor in a seething tumult of excitement.

A clique of bears had just jumped on M. & N., which had reached 98, and was raising merry Cain with it. In a few minutes it dropped to 94. It would probably have recovered but for the fact that a panicky feeling seized upon the mass of brokers interested in the fortunes of M. & N., and they all rushed with one accord to sell out.

This pulled the scales down in favor of the movement started by the bears, and soon the panic became general. The syndicate's brokers tried their best to save the market, but they were swept off their feet, and everything went by the board. It was just as if the dam that held a river's mighty waters in check had suddenly given way and released a flood of waters upon the surrounding country.

Fred was nervous and excited as he looked on, for he could not tell for sure where he stood. If the bank had failed to sell him out when the Exchange opened; or if the brokers who had bought his stock were unable to pay for it when the certificates were presented, and had to assign

under the rules, he might be left in the lurch. It was nearly three before the panic was arrested by a number of prominent bulls coming to the rescue. Heavy buying orders stopped the slump, and confidence was gradually restored. On his way home Fred went into the little bank and asked how things stood in relation to his 3,000 shares.

"Sold to Baker & Co., at 92 1-8, ten minutes after the Exchange opened this morning," replied the clerk. "You'll get your money all right tomorrow. You're a fortunate boy, Muncie. You must have been born under a lucky star."

"I guess I was," laughed Fred, feeling as gay as a lark, for a little mental arithmetic satisfied him that he was now worth something over \$100,000.

CHAPTER VIII.—What Fred Found Out in the Lawyer's Office.

Immediately after Fred made his fourth successful deal, winning \$3,200 in N. & P., a few months since, the Muncie family had moved into a much better flat in a more select neighborhood, and were holding their heads up, owing to their improved financial condition. Now that Fred had increased his capital to \$110,000, for his recent M. & N. deal netted him \$80,000 in one swoop, he felt that they could branch out still better, so he instructed his mother to look around the Bronx for a nice home that she could buy for about \$1,000. She lost no time in doing so, and as spot cash will generally fetch whatever a person wants in this world, she found no great difficulty in securing what suited her. What pleased his mother was satisfactory to the young Wall Street messenger, so the house was bought, and Fred furnished it up in first-class shape—the entire outlay coming within the sum of \$10,000.

Although Fred was now worth the tenth part of a million, which was considerably more money than all the messenger boys of the financial district put together could muster, nobody outside his immediate family suspected that he was worth anything to speak of—that is, nobody but Hattie Stringer, and she did not know that he had made more than ten or twenty thousand out of the market.

Most boys would have considered it high time to quit running errands at a paltry eight dollars a week. Not so Fred. He felt that his vocation as messenger offered him chances of picking up information in stocks that he couldn't do if he branched out for himself as a speculator. Something told him, too, that the moment he quit the messenger business and devoted his time and talents wholly to private speculation he would become a target for many unscrupulous small operators, who as soon as they found out what he was about would immediately try all kinds of schemes on him to try and do him up.

"I'll wait till I make some more money before I shake Mr. Bates," he said to himself. "Time would hang heavily on my hands between deals, and I really wouldn't know what to do with myself."

He had hired a safe deposit box in the Washington safe deposit vaults, near the building where he was employed, and he could get his money at any time he wanted it on short notice.

"If there should be a panic, and all the banks suspend payment, it wouldn't make any difference with me. My funds are perfectly safe, and always on tap, like a keg of beer in a saloon. I may be losing a lot of interest while it is idle, but that's a small matter alongside the profits of a successful deal," he thought.

About six months had elapsed since he found Mr. Lake's pocketbook, the reward for the return of which had been the foundation of his extraordinary success, and he had not thought of paying the gentleman a visit.

"I ought to go and see him," Fred told himself. "He's a fine man and asked me to call on him some time. I guess I'll go tomorrow afternoon as soon as I'm off."

Accordingly on the following day at half-past three he made his way to No. 115 Broadway, a large office building, where Mr. Lake, who was a corporation lawyer, had a suite of offices on the tenth floor. When he entered the outer office, or reception-room, a bright-looking youth asked him his business.

"I should like to see Mr. George Lake. Is he in?"

"He is. Who are you from?"

"Nobody. This is simply a personal call."

"Mr. Lake knows you, then?"

"He does."

"Give me your name and I will take it in to him."

"Fred Muncie, of No. — Wall Street."

The clerk carried his name into the private room, and when he returned he told Fred to walk inside.

"Glad to see you, Muncie," said the lawyer, greeting Fred beamingly. "I have thought of you more than once and have been expecting that you would call."

"Well, I've got here at last," replied the young messenger.

"Better late than never," laughed Mr. Lake. "I need hardly ask if you are getting on all right. A boy of your sterling honesty is sure to make his way ahead."

"Thank you, sir. I am doing very well."

At that moment a gray-haired clerk appeared at the door and asked some question of the lawyer. Mr. Lake pondered a moment.

"Excuse me a moment, Muncie," he said, jumping up and going outside, leaving the door open.

While he was away Fred looked around the room. It was handsomely furnished, two of the sides being filled with an extensive law library. After Fred had completed his survey he noticed a unique paper-weight on Mr. Lake's desk, and while admiring it he inadvertently observed an open document that lay beside it. It was a contract, already filled in, for the leasing of the O. & P. R. R. to the P. & R. R. of New Jersey, for the customary term of ninety-nine years. It had been drawn up in Mr. Lake's office and the lawyer was going over it when Fred called, to see that it was all right before sending it, with its duplicate, to the office of the P. & R. Company.

Before Fred realized what he was doing he had read enough of it to understand its full character, and to discover that by the terms of the lease the O. & P. stockholders guaranteed a 6 per cent. annual dividend, payable in semi-annual installments during the life of the contract.

Fred knew little about the O. & P. line except that it was a comparatively unimportant road, and as such, its securities were at a discount on the market.

Mr. Lake soon returned and Fred forgot about the lease during the conversation that ensued. After he had taken his leave the matter recurred to him.

"That lease ought to be a good thing for the O. & P. stockholders," thought the boy reflectively, as he walked over to the Third Avenue elevated, which was the most convenient line for him to take to reach his mother's new home in the Bronx. "Seems to me it will cause the value of the road's securities to rise. I must look into the matter tomorrow. Probably I might make a good thing by buying up some O. & P. shares before the news of the lease becomes public property."

The more Fred thought the thing over the more satisfied he became that he had accidentally secured a fine tip, and he determined to make the most he could, out of it.

"It is the fellows who get hold of inside information who make the money nowadays," he told himself. "A man who knows beforehand what's going to happen plays with loaded dice in the Wall Street game of chance. Every time I've operated on a tip I've won out. This looks like another, and a good one at that."

Next day Fred looked up the O. & P. road in the office copy of the "Railroad Manual." He also consulted the value of its stock for the past ten years in the "Annual Register." The O. & P. shares were selling now at 39, and were not sought after apparently, if the volume of business done in its securities could be considered an indication of the fact.

That afternoon Fred called at the little bank and left an order for the purchase of 10,000 shares of O. & P. Owing to the value of the stock the bank accepted the order on a margin of \$50,000, the same to cover a possible fall of ten points. Next day Fred left an order with a regular brokerage firm for 5,000 shares more of the same stock, on a margin of \$25,000. In both instances the shares were secured and Fred notified of the fact.

A few days later an unusual volume of business in O. & P. raised the price to 40. Next day the stock went to 41 on account of the demand for it, and many brokers began to wonder what was on the tapis in that road. The call for shares continuing, speculative traders began buying it, and the price went to 42. After a while it was noticed that the demand was greater than the supply, and of course, that boomed it higher. Rumors and speculations concerning the road began circulating through Wall Street, but so quietly had the deal with the P. & R. system been worked that no one guessed the truth.

Every time Fred returned from an errand he looked at the ticker-tape to see if there were any fresh quotations in O. & P. Mr. Bates, coming out of his private room, noticed him poring over the tape.

"You seem to be greatly interested in the ticker, young man," said the broker sarcastically.

"Are you doing business with some bucket-shop?"

"No, sir," replied the boy, dropping the tape and seating himself in his chair.

"Don't let me hear of you doing anything like that, or you'll be looking for another job," said Mr. Bates, darkly.

"I don't believe in bucket-shops, sir," answered Fred.

"I'm glad to hear that. The whole system is a swindle on the public."

O. & P. continued to attract notice, and quite a little business was done in it at the Exchange.

Finally shrewd traders noticed that it was hard to find and they surmised a possible corner in the shares. The price gradually worked up to 50, but not even the newspaper men could find out the reason for the advance.

One morning, however, the news was given out officially that the O. & P. had been leased to the P. & R., and then the cat was out of the bag. A rush was made to get the stock, but by this time the insiders had captured the bulk of it, and there was very little left for the ordinary speculator. The price was run up to 60 in a few hours.

Fred decided that he'd cash in at that figure, and he ordered his block of 5,000 sold first in lots of 1,000. It was greedily snapped up by speculators at 60 1-8, yielding Fred a profit of \$103,000. He then got rid of his 10,000 lot through the little bank at an average of 60 3-8, which gave him a profit of \$210,000.

"Gee!" muttered Fred. "Talk about luck! Over \$300,000 profit in one deal. Why, if this sort of thing keeps up I'll be worth a million before I'm legally able to vote. I'll bet there are scores of brokers down here who aren't worth half as much as I am now. I'd be willing to bet something that Mr. Bates is one of them. Just think of a Wall Street messenger being worth more than his boss!"

Fred chuckled at the thought of such a thing, and also at the idea of the scene that would take place in the office if Mr. Bates by any chance learned that his office boy had made over \$400,000 out of the market through lucky speculations.

CHAPTER IX.—The Spider and the Fly

Several weeks passed away and Fred continued to run errands just as if he needed the eight dollars that he collected from the cashier every Saturday at one o'clock. He dressed better, it is true, than he ever did before, and he sported a gold watch and chain which had cost him \$100, but he gave no other evidence that he was worth two-fifths of a million.

He and Hattie had got on more famously than ever since he turned over to her that \$2,500 for the tip she had given him on the W. & C. consolidation. She herself put on a whole lot of style for a \$12 a week stenographer, and she was now the envy of the other girls, who all declared they didn't know how she could afford to do it unless she had come into a legacy. Fred occasionally called on Hattie at her home, and escorted her to the theater or some other place of amusement, and people who saw them together remarked that they made a fine couple. The girls in her neighborhood also envied her for having such a tony-looking beau, for that is what they considered Fred, since Hattie had no other young fellow paying attention to her.

Hattie had not been bothered any more by St.

John, the dude insurance clerk, but he still admired her on the quiet. He hated Fred in a savage way, not only because he had interfered in the girl's behalf that morning at the corner of Nassau Street in front of the sub-treasury, but because of the banana peel incident on Broad Street.

Although bigger and older than Fred, he was something of a coward, and therefore he was afraid to tackle the young messenger in order to get square. He nursed his hatred, however, hoping that something might turn up to help him to secure revenge on the boy.

It was about this time that the dude clerk, who wanted to be considered something of a sport, got acquainted with a real Tenderloin sporting man, named Bud Doble. This individual cultivated the acquaintance of well-dressed young men holding good positions for the purpose of plucking them. In a word, Doble lived by his wits, for ordinary work did not appeal to him. He was a card sharp, a billiard expert, a thimble-rigger at county fairs during the summer, or a special fakir on his own hook at Coney Island. Everything was fish that came into his net, and the only thing that worried him was the thought that some day he might actually have to go to jail. He always dressed well, though sometimes he didn't have the price of a square meal in his pocket, but that was not often.

St. John, the dude clerk, took a decided fancy to Bud Doble, and was proud to be seen in his company about town at night. Doble sized up St. John as an easy mark, and determined to bleach him for all he was worth. The consequence was that St. John became hard pushed for cash to settle his weekly board-bill, something that never happened before, while Doble began to live once more on the fat of the land.

After winning the dude's money at pool and billiards by apparent flukes of luck, Doble gradually got into St. John's confidence, and induced him to take part in private card games with him. Before long the insurance clerk had given Doble a number of I. O. Us calling for various amounts, the sum total of which he failed to keep track of.

The Tenderloin sport, by using erasing fluid, managed to raise the amount on a number of these documents until, according to their face, St. John owed Doble \$500. Actually, the foolish young man owed the sport not quite \$150. Doble, figuring that he had the dude pretty well in his power, concluded that it was time to turn the screws on him.

A couple of nights later he met his victim at the Brilliantine Billiard Rooms, on a certain side street in the theater district, and the pair sought the seclusion of a small card-room, a number of which were provided by the proprietor of the place for the accommodation of those who wanted to pass an evening, or even an hour or two, in a quiet little game of poker or pinochle. The owner got his profit out of the drinks that his customers ordered with unfailing regularity.

"By the way, old man," said Doble, with easy familiarity, after they had played a few hands, and St. John had won a couple of dollars by way of encouragement, "I shall have to touch you for a couple of hundred of that amount you owe me. I'm in a hole, or I wouldn't trouble you for it."

"A couple of hundred!" gasped the dude clerk,

laying down his cards. "I don't owe you as much as that."

"You don't? Well, now, I was under the impression you owed me considerably more than that."

"Certainly not. I cawn't see how you make it out."

"Maybe my eyesight is going back on me," said Doble suavely. "However, I've brought your I. O. Us with me and we'll go over them together and see how the thing does stand."

The sport got out his pocketbook, opened it and produced a bunch of promises to pay such and such a sum, every one signed by St. John.

"Here's a piece of paper, old chap," said the sport. "Jot down the amounts as I read 'em off to you. Number one, \$10."

The clerk put it down.

"Number two, \$28. Number three, \$72," continued Doble.

"How much?"

"The last amount is \$72."

"That isn't right," said the clerk. "I never gave you an I. O. U. for so much. Let me look at it."

Doble passed it over, and there it was as plain as day-light, \$72.

St. John looked at it as if in a dream. He couldn't understand it. The entire paper appeared to be in his own handwriting, with date and signature.

"I never owed you \$72 for anything," he quavered.

"That was the night you doubled on your bets. I told you not to be so foolish, but you would do it. Perhaps you were just a trifle under the influence of old rye. However, that's what you owed me when we quit, and you made it out yourself."

St. John couldn't go back on his own writing, so he reluctantly put down the sum under the others.

"Number four is \$15."

This one Doble had raised from \$5, just as he had raised the \$72 from \$12, and the dude put it down.

The seventh I. O. U. called for \$65. It had been raised from \$15, and St. John made another kick. The sport shrugged his shoulders and asked him what he was going to do about it. St. John didn't know what he could do about it, and after a long argument he had to put it down. And so the catalogue went on until the various amounts footed up \$502, to the clerk's consternation. He declared that he was sure he didn't owe Doble even as much as \$200, but the figures in black and white above his undisputed signature knocked his arguments end-wise, and he looked at the sport in a kind of stupefied bewilderment.

"That's the worst of letting things pile up. A chap is sure to forget just how the account stands. Well, you can let me have a couple of hundred, I suppose. The rest can wait a little while longer, if it's any accommodation to you," said Doble, lighting a fresh cigar and pushing the button for the waiter.

"I couldn't let you have \$50 just now," replied the dude clerk dolefully.

"Why not?" asked the sport sharply.

"Because I haven't got it."

"But you can raise it, of course."

"No, I cawn't."

"Scuse me, but you'll have to make some kind of a showdown, as I must have \$200. I need it bad."

"You don't need it half as bad as I do."

"I need it so bad that you'll have to get it," replied the sport in a decided tone. "What'll you have?" he added as the waiter appeared.

St. John declared that he didn't want anything, but on being pressed said he'd take a little whisky with some celery water on the side. Doble ordered the same, and the waiter vanished.

"I cawn't raise it, Mr. Doble!" ejaculated the clerk.

"Suppose I take these documents down to your office and show 'em to the resident manager of your company, don't you think he'd agree that I ought to be paid?"

"You wouldn't do such a thing as that, Mr. Doble!" exclaimed St. John in alarm. "You'd ruin me, don't you know. I'd be discharged."

"Of course I don't want to put you in a hole, but, as I said before, I've got to have \$200, so you'll have to raise it somehow, or I'll have to call on your manager."

"But I don't see how I can raise it, Mr. Doble."

"Borrow it," answered the sport coolly.

"I couldn't borrow \$200."

"I thought you handled the money at your office."

"I do; but I couldn't touch that, you know."

"Why couldn't you, for a few days?"

"I have to put the money in the bank every day."

"You could hold out \$200, couldn't you, and charge it up to something or another temporarily till you put it back again?"

"I wouldn't want to do that, you know."

"Well, I don't care how you get it, as long as I have it by tomorrow night. If you fail to fetch it I'll call on your manager the day after tomorrow and show him these I. O. U.s."

St. John, thoroughly frightened, begged for more time, but the sport said that he had to look out for himself.

"It's a case of 'must' with me, and I've got to make it the same with you. That's all there is about it."

The waiter appeared with the drinks and Doble paid for them. The sport artfully suggested that it ought to be quite a simple matter for St. John to borrow \$200 of the office funds, and cover the matter up by a suitable entry on the books.

"Why, it's done every day," he went on. "Every man will get short some time or other. If he's the cashier at his place of business like you are, he simply takes what he wants and puts it back later on when he's flush again. You can't always be down on your luck. It's bound to break in your direction sooner or later, and then things will begin coming your way."

The sport was a smooth talker, and it wasn't the first time he had talked along the same lines to a victim whom he had ensnared. He used what appeared to be convincing arguments, but the one that had the most effect on the dude clerk was his threat to show those I. O. U.s to his employer. St. John was satisfied that if the sport carried out his threat he would lose his job with the insurance agency. If he lost his job he would be

in a bad fix, for he owed two weeks' board to his landlady, not to speak of other minor obligations. The result was that when the dude clerk and the sport parted that night, the former began to seriously consider Doble's suggestion of taking \$200 of the office cash, covering up the matter by a false entry until circumstances enabled him to make the embezzlement good.

CHAPTER X.—Fred Makes a Surprising Discovery.

St. John, whose first name was Clarence, appropriated the \$200 next day, and thus stood Bud Doble off. For a week or two he walked around on pins and needles for fear the manager might discover the matter and fire him. The manager, however, had full confidence in the dude cashier, and nothing happened.

This immunity from exposure encouraged St. John to take \$100 more for his own use, and, the ice thus being broken, he continued to appropriate small sums from time to time until his defalcations amounted to nearly \$1,000. By that time the clerk and the sport were on closer terms than ever. St. John finally confided to Doble the particulars of his enmity against Fred Muncie, and his strong desire to get square on the young messenger. The sport readily agreed to help him out.

The dude clerk ascertained that the boy was going to take Hattie Stringer to the theater on a certain night and communicated the fact to Doble. It was then arranged between them to waylay Fred on his way from Hattie's house to the nearest elevated station after he brought the young lady home from the theater. They intended to knock him out and rob him of his watch and money, so as to make it appear to be the work of common thugs. The watch and money were to go to the sport, while the clerk would be satisfied with the revenge thus obtained on the boy he hated.

Accordingly Doble and St. John, somewhat disguised, lay for Fred on the night in question. He had to pass a vacant lot on which had been erected several old shanties originally built to house several hucksters and their shaky-looking teams at night. The hucksters, however, had been arrested for adding petty thieving to their peddling business, and sent up the river. The lawyer who defended them sold their horses and wagons to settle his fees, and the ramshackle buildings were abandoned to their fate. Doble and the clerk hid in the shadow of one of these shacks and waited for their victim. When the unsuspecting messenger came along they rushed suddenly upon him, and the sport stretched him unconscious with a glancing blow from a slung-shot. They then dragged the boy into one of the houses and proceeded to leisurely rifle his pockets.

St. John did not suppose that Fred would have more than a dollar or two in his clothes, and was much astonished when the sport pulled a wad amounting to \$75 out of the boy's vest pocket.

"I want half of that," said the dude clerk, holding out his hand.

"You are having your revenge, aren't you? The arrangement was that I was to have what-

ever there was on his person. Well, I've taken his watch, which is a pretty tidy-looking one, his scarf-pin, which looks like a diamond, and the money. That's according to our arrangement."

But I didn't suppose he'd have any money to amount to anything," replied the insurance clerk. "It's only fair that you divide even with me, and then you'll have a great deal more than you counted on."

"An agreement is an agreement," objected the sport. "However, seeing that it's you, I'll let you have a tenner just to stop argument."

"What's a tenner? I want \$37.50," protested St. John.

"You can have the watch. You ought to be able to raise \$40 on it," said the sport.

After some argument the clerk consented to accept the watch in place of half of the bills.

While this talk was going on Fred recovered his senses and lay quite still, listening to the two men. He supposed they were common crooks who had jumped him unawares, and after dragging him into the building were now dividing the plunder they had taken from him. He did not feel that he could cope successfully with them, so he determined not to give any sign that he had recovered consciousness. The men had their backs to the young messenger, and as the light given out by a bit of tallow candle was very dim, the boy was not able to get a sufficiently clear view of their faces to be able to identify them at a future time. He thought that the language used by the younger of the two men was uncommonly good for a professional thug, and it seemed to him as if he had heard the voice before, somewhere.

"Well, how are things coming on at your office?" said Doble. "The boss is as far from getting onto you as ever, isn't that a fact?"

"Yes," admitted St. John.

"What did I tell you? You see what following my advice has done for you. How much do you owe the boss now?"

"Nearly a thousand dollars."

"You ought to have gotten away with double that sum by this time. You're slow, St. John."

Fred gave a start of surprise as he heard the sport address his companion as St. John. The identity of the voice he couldn't place before was now plain to him. So it was the dude insurance clerk and a friend of his who had assaulted and robbed him! It seemed incredible to Fred that the dapper, well-dressed and apparently respectable Wall Street clerk should be engaged in a criminal enterprise, even to secure revenge for past discomfitures. Judging from the bit of conversation he had just overheard it appeared that Clarence St. John was guilty of something else in the criminal line—that of stealing from his employer. Fred, full of curiosity to learn more, cocked up his ears and almost held his breath lest he attract the attention of the two men.

"I'm not slow," replied St. John; "I'm only careful. It wouldn't do for me to get caught. It's a cinch to take small amounts at a time and cover them up, but I couldn't afford to hold out another big sum like that \$200 I started with, three months ago."

"You ought to thank me for putting you on to the game," said the sport. "It is done right along by half the cashiers who are going the pace. I

know one man who got away with over \$50,000 before he slipped up and got caught at it."

"Don't talk about getting caught," quavered the dude clerk. "I don't want to think about such a thing. If a deal I have on in a certain stock comes out all right I'm going to quit taking any money from the cash-drawer, and begin putting back what I have appropriated. I can't help worrying sometimes when I think of the possibility of the boss going over the books."

"Suppose he should go over them, haven't you doctored them so that they can pass muster?" asked Doble.

"To some extent I have, but that first \$200 would give me away. I could only cover that up temporarily. The first thing I intend to do if I win that deal is to square that matter, and then I'll be fairly safe."

"The trouble with you, St. John, is that you lack nerve. Another man in your place would have swiped two thousand instead of one, and he'd have had things fixed up so the boss never could tell that any money was missing," said Doble.

"You wouldn't talk that way if you had my job. You'd know better."

"Well, we won't argue the matter. Let's get away from here. That kid won't come to his sense for some hours yet, for I gave him a good slug with my slung-shot. That is the bird that puts people to sleep quicker than dope. When he comes to he'll notify the police and a couple of detectives will be sent out to hunt up the thugs who hang around this neighborhood. Some of them will be run in on suspicion, but as the boy won't be able to identify his assailants they'll get off. You've got your revenge and a gold watch to boot, so you ought to be satisfied."

"I am. You are sure this thing will never be traced to us?"

"How can it be? Nobody saw us do the deed, and the boy himself was down and out before he could get half a look at us. Oh, we're safe enough, don't you worry. Come on."

As a matter of precaution the sport held the candle close to Fred's face.

"There, you see he's safe enough. He's good for an hour or two more."

Thus speaking, Bud Doble blew out the light, and the worthy pair walked out of the shanty and passed up the street.

CHAPTER XI.—The Tenderloin Sport and the Dude Cashier Get What's Coming to Them.

Fred lost no time in getting on his feet and following them. He was careful to cross to the other side of the way, and keep well in the shadow of the houses.

Clarence St. John and the sport walked westward with as much sang froid as though they had not been involved in a guilty act that was serious enough to send them up the river if it could be brought home to them. Their footsteps echoed along the sidewalk in the stillness of the night. Fred, on the contrary, walked as softly as he could.

In this way the young messenger shadowed the two men to the nearest elevated station on the Third Avenue line. He followed them upstairs,

but did not enter the waiting-room till they had passed on to the platform. Then he called the station agent's attention to them and asked the man to take special note of them, as he might be called upon to identify them later on.

He then made a note of the hour and a few other particulars, and called the agent's attention to that fact, too. He took both the agent's name and number and then walked downstairs, crossed the street and mounted the stairs of the opposite station, where he caught a northbound train which took him home.

Next morning he told all the facts to Mr. Bates. The broker told him to consult the police at once, and excused him from duty long enough to do so.

The captain of the station told him to call on the magistrate sitting in the Tombs Police Court. He did so, and on the strength of his story the magistrate issued a warrant for St. John's arrest, and also for the apprehension of the dude clerk's companion, whose name being unknown was styled "John Doe."

The insurance clerk was paralyzed when a detective walked into the office and told him that he had a warrant for his arrest.

"What for?" fluttered St. John, turning deadly pale.

"Highway robbery and assault."

"Why, why—this is an absurd charge! Who makes it against me?"

"You will learn that when you are brought up before Justice Gregg for examination this afternoon."

"Are you going to take me to a police station?"

"I'm going to take you direct to the Tombs."

"This is an outrage! I shall appeal to Mr. Wilbur."

Mr. Wilbur was Clarence's boss, but, though greatly astonished at his cashier's arrest, he could do nothing except promise to attend the examination and testify as to his good character. As soon as St. John had been marched off in the custody of the detective, Fred, accompanied by Mr. Bates, went upstairs and asked to see Mr. Wilbur. They were admitted to his private office. Then Fred told the insurance agent how he had been assaulted on the preceding night by his cashier and another man, unknown to him (Muncie), and robbed of his watch, diamond stud and \$75 in money.

"As the watch was retained by St. John," said Fred, "we would like you to furnish us with his address so that the watch may be recovered, if possible."

"Are you sure that you have not made a serious blunder in causing St. John's arrest?" said the insurance agent. "The charge you have brought against him seems absurd in my eyes. He has been in my employ two years, and I have found him an exemplary young man—perfectly honest and trustworthy."

"Perhaps you will have cause to alter your opinion of him when you have examined his books," replied Fred.

"What do you mean?" almost gasped Mr. Wilbur.

"If his own words can be taken as any evidence against him he has stolen about a thousand dollars from you within the last three months."

"Explain yourself, young man," said the agent, clearly disturbed.

Fred told the gentleman of that part of the conversation he had overheard between St. John and his companion relating to the cashier's admission of having abstracted money at various times from the cash-drawer and covered the embezzlement up by false entries.

"Now, Mr. Wilbur, you have heard my story, and you can accept it for what you think it is worth. I deemed it my duty to tell you that you may take action to convince yourself by a critical examination of your cashier's books whether my statements are really founded on fact. Before calling on you I related my story to Mr. Bates, and it was on his advice that I came up to see you, and my employer accompanied me to assure you that he considers any statement I may make perfectly reliable."

Thus spoke Fred, and his frank and honest manner convinced Mr. Wilbur that he had told the truth as far as it had come under his observation. He thanked Fred and Mr. Bates for advising him as to the presumed condition of things, and told them he would look into the matter at once. Inside of an hour an expert accountant was going over St. John's books, and it was not long before he found evidence of crookedness on the part of the cashier. In the meantime the detective took the dude clerk to the Tombs and caused him to be locked up in a cell. In a little while he and another detective visited him and subjected him to a species of third degree examination. He told St. John that he had a witness to show that he and his companion had called at the Third Avenue station shortly after the crime was committed and taken a train downtown.

"Now, we want to know the identity of this man who was with you last night. If you refuse to tell us we shall take a means to find out, and then it will go harder with you. If you make a clean confession of the matter the judge will deal leniently with you, as it is your first offense."

The attitude adopted by the detectives was to impress the fact on St. John that they had no doubt of his guilt, and that they would have no difficulty in proving it when the case came to trial. The result was the unfortunate cashier, being a coward at heart, weakened and confessed giving Bud Doble away as his associate, and telling the detectives that Fred Muncie's watch was concealed in his trunk at his boarding-house. Two hours later the Tenderloin sport was arrested in a Sixth Avenue saloon and brought down to the Tombs. He was cool and collected, and denied his guilt. The examination of the two men was held next morning in the Tombs Police Court. Fred told his story. The station agent told what he was called on for, and the two detectives testified to the confession made to them by St. John. The cashier pleaded guilty and asked for mercy. But Doble regarded him with contempt and pleaded not guilty. Both were held for the action of the Grand Jury, which in due time returned an indictment on which Doble was tried and convicted, getting ten years.

St. John pleaded guilty at the trial, and on the recommendation of the assistant district attorney was let off with two years at Sing Sing. Fred recovered his watch and diamond pin, but not his \$75. Mr. Wilbur decided not to prosecute his late cashier. He visited the young man in his

cell before his trial and had a long talk with him. St. John turned his stock deal over to his late employer, advising him to carry it through, as in his opinion he would recover more than the amount he (St. John) had stolen. Mr. Wilbur followed his suggestion and it came out as the young man said it would, the insurance agent making \$600 in excess of the dude's defalcation. The agent turned the \$600 over to his late employee, and the State prison authorities subsequently took charge of it for him till he was released.

"People nearly always get what's coming to them in this world," said Fred to Hattie, after pointing to the paragraph in a morning paper which stated that Bud Doble and Clarence St. John had been sent to Sing Sing the afternoon previous.

"That's right," replied the girl; "but still I feel sorry for him."

CHAPTER XII.—Fred Leaves the Employ of Mr. Bates.

All of four months had passed away since Fred made his big winning in O. & P., and during that time the boy's \$400,000 lay idle in his safe deposit box. No chance offered that Fred considered safe enough to risk his money on, and not even the ghost of a tip came his way. While the young messenger had his thoughts centered on acquiring a million, he was more cautious than ever, for he knew how easily fortunes were lost in Wall Street through an unlucky turn of Fortune's wheel. Several of his particular friends had been promoted, and he ran against them no more on the street. That fact, together with the possession of a capital larger even than his boss could raise, began to urge him to shake the messenger business and hire a little office for himself which he could make his headquarters.

While he was figuring on the matter he discovered, through a conversation he accidentally overheard in an office he visited with a note, that a powerful syndicate had been formed to corner H. & H. shares, and boom the price. The syndicate's brokers were already looking around for the stock and snapping it up wherever they could find it. Fred gave an order to the little bank to buy for his account 10,000 shares, or any part of that number. It was going at 80, but he allowed the bank a leeway of one point. He also called on another brokerage house and told the head of the firm to buy 10,000 shares for him if the stock could be got.

"Who is this stock for?" asked the broker, looking at Fred.

"It's for myself. There is the cash to cover the margin. Count it and see that it's all right," replied the boy in a business-like tone.

The broker looked at the wad of money and then at Muncie.

"So you are buying this stock for yourself?" he said with a peculiar smile.

"Yes, sir," replied Fred briskly.

"This is your own money, then, I suppose?"

"Certainly, sir."

"In the habit of dealing with the market?"

"I've done considerable in that line."

"Now, do you know I took you for a broker's messenger when you came in?"

"That's right. I am Mr. Ichabod Bates' messenger."

"Then you are buying this stock for Mr. Bates, is that it?"

"No, sir; I'm buying it for myself."

"You mean you wish the deal recorded in your name, perhaps?"

"Of course, as it's my deal."

The broker smiled again, as if he thought he understood what the boy was, in his opinion, trying to conceal. He did not for a second believe that any messenger boy was worth \$100,000. He was satisfied that Broker Bates was behind Fred. Picking up the money he counted it, and finding it all right he made a memorandum of the transaction, signed it and handed it to Muncie.

"I suppose you understand that it will be necessary for you to come here personally to sell this stock. We do not recognize any one else but you in it."

"That is right, sir. Why should you recognize anybody else when it is my deal?"

"Very true; why should I?" smiled the broker as Fred got up and bowed himself out.

Fred shortly afterward visited another brokerage house and left an order for a third 10,000 shares, and had a similar experience with the head of the firm, who did not believe that the boy was buying such an amount of stock for himself. Fred did not care what these brokers thought as long as they took his order in legal shape, and thereby made themselves responsible to him for the shares. On the following day he dropped into the little bank and asked the clerk if his order had been filled.

"We've just received notice that the stock has all been bought," replied the margin clerk. "It cost an average of 81."

Fred then sought the other offices where he had left his orders and propounded similar queries. Neither of these houses had filled his order as yet, though the clerks told Fred that they believed a large part of the shares had been obtained. When he got back to his office Mr. Bates wanted to know what had kept him out so long.

"The next time you want to attend to your own business you will kindly ask for permission in advance," said the broker sharply, "or I'll bounce you!"

Fred bowed and withdrew.

"I guess it's time that I resigned," he said to himself. "If I'm going to make a million in the market I'll have to be my own boss. When a fellow has \$300,000 up in margins he wants time to keep track of his deal. Yes, I'll give Mr. Bates notice on Saturday to get another boy, as I have decided to quit the messenger business for good and all. He won't like the idea of my leaving, but I can't help whether he does or not. I've served him faithfully nearly three years. After this I'm going to serve myself. I'll have more time to study the market, and more opportunity to get ahead."

Saturday was only two days off, and during that time both brokers filled the orders he had given them. About Saturday noon Fred went into the private room and told Mr. Bates that he was going to quit running messages after the following Saturday.

"What's that?" ejaculated Mr. Bates, clearly disagreeably surprised. "You're not going to run any more errands?"

"No, sir."

"Why not?" asked the broker sharply.

"Because I can do much better."

"Have you been hunting another job?"

"No, sir. I don't want another job."

"What are you going to do, then?"

"Work for myself."

"Indeed! What doing?"

"Trying to make money."

"Selling newspapers or blacking boots?" sneered the broker.

"Neither, sir."

"What then?"

"Watching the market."

"Eh?"

"Watching the market, sir."

"Indeed! What market? The Fulton, the Washington, or the——"

"I meant the stock market."

"Is that a joke, young man?"

"No, sir."

At that point a big Curb broker popped in to see Mr. Bates, and so Fred popped out. When the broker departed Mr. Bates rang for Fred.

"Am I to understand that you wish to resign your place as my messenger?"

"Yes, sir."

"If I raised your wages another dollar would you stay?"

"No, sir. I have no fault to find with my wages; but I've decided to become my own boss."

"You have, eh? Very well, you can leave at once, this minute, if you choose."

"I don't want to leave you without a messenger," replied Fred.

"I can find all the messengers I want at short notice," snorted Mr. Bates, who was much disgruntled at the idea of losing Fred's services.

"Very well, sir," replied Fred coolly, "if it's all the same to you I'll quit now."

"Do so," replied Mr. Bates angrily, "and don't come around here after a while asking me to take you on again."

"I don't think that is at all likely," replied Fred. "I wish you good-by."

Mr. Bates grunted and Fred passed out of his service forever.

CHAPTER XIII.—In the Presence of Sudden Death.

After leaving Mr. Bates' office Fred took the elevator and went up to the tenth floor and walked into Miss Smith's typewriter and stenographing establishment where Hattie was employed. The girls were preparing to go home. Fred was acquainted with all of them, and he was immediately surrounded by half of them.

"I s'pose you're after Hattie," said one little blonde.

"Oh, he's always after Hattie," said another girl. "We're not in it with her."

"Going to take her out automobiling this afternoon?" inquired a third.

"I wish somebody who owned a whiz wagon would take me out in it through the park," chipped in a fourth. "I'm just dying for such a trip."

"What are the girls doing to you, Fred?" asked Hattie, coming up at that moment.

"They seem anxious to find out whether we're going automobiling this afternoon."

"Sure, we are," laughed Hattie.

"Are you almost ready to go home?" asked Fred.

"I'm all ready."

"Then come along," and he grabbed her by the arm, led her out into the corridor and over to the elevator. "I've got something to tell you."

"What is it?" asked Hattie curiously.

"I've thrown up my position as messenger with Mr. Bates."

"You haven't?" she cried incredulously.

"I have."

"Had trouble with him?"

"No. I have simply decided to be my own boss after this."

"Your own boss!"

"Pre-cisely. I'm going to look for an office on Monday, and when I have found and furnished one up I want to hire you as general office assistant at \$15 per."

"You don't mean that," laughed Hattie.

"If I didn't mean it I wouldn't make you the offer."

"What kind of business are you going into?"

"I am going to continue my speculations. I've been making money right along since I came out a big winner on that W. & C. deal. If I told you how much I'm worth now you might have a fit, so I won't venture to do so."

"What will you have for me to do in your office?"

"Not much, but it will be worth \$15 a week to me to have you around, if only to look at and talk to when I've nothing on the tapis."

"Dear me, what a funny boy you are!"

"Will you take the job?"

"I should like to, but I don't want to draw wages for doing nothing."

"Don't you worry about that. I expect to make you useful. At any rate, as long as I can afford the luxury of your presence you ought to be satisfied."

So Hattie, who thought a whole lot of Fred, agreed to come to work at his office if he really wished her to. By the time Fred had found an office on the twelfth floor of a Wall Street skyscraper, and had fitted it up to suit his taste and necessities, H. & H. stock had advanced to 87. Then it fluctuated about for several days, closing on the following Saturday noon at 86. Hattie entered Fred's employ on Monday morning, and she found that her principal occupation was to sit behind an office table and read while he was out. On Tuesday morning H. & H. jumped up five points, and made a leap of three more during the afternoon, closing at 94. This attracted attention to the stock, and the traders began dabbling in it on Wednesday. It seemed to be having things its own way when a powerful bear movement was put in force against it, and soon intense excitement reigned in the Exchange. Before long it was seen that the fight was one between the financial giants of the Street, and no one could guess which side would pluck the victory. Fred watched the battle from the visitors' gallery, and he was a decidedly interested observer, for he had \$300,000 at stake.

"This is something I didn't look for," he muttered. "I thought it would be all clear sailing for the syndicate. Now the result is very much in doubt. I think I had better do a little hedging."

Accordingly he ran around to the little bank and ordered the 10,000 shares it held for him to be sold in small lots under conditions that would not help the bears in their raid. His instructions were carried out, and he got rid of the shares at an average price of 96 1-2, netting him a profit of \$150,000. Next day during a temporary advantage obtained by the bull syndicate, Fred let out a second 10,000 shares at 98, clearing \$155,000. The bears then got their flukes in and pulled the price down to 91. The excitement among the bulls and bears was now up to fever heat, and the whole Street was interested in the result. Millions on millions of dollars were represented in the fight. The opposing factions fought like two great stags with locked horns. One side or the other was going to lose a lot of money in the end. H. & H. wasn't the only stock that was the center of excitement. The bulls and bears were also at war over C. & B. Here the bulls were getting the worst of it, and the price was slowly going down.

A lot of brokers were interested in this fight, too. Among others was Ichabod Bates. He had been induced to go long on quite a bunch of C. & B., and he was caught with the other bulls. Unfortunately his capital was limited, and he began to see ruin staring him in the face. He had bought on margin in the hope of making a big coup and now his margin was in danger of being swept away. Fred, after figuring up the chances, decided to get rid of his last 10,000 at the best price he could get. It looked to him as if the bulls were going to get the short end of the scrap, and in that case the crash would be a terrific one. Hundreds were bound to be ruined in the panic that would ensue in that case, and the boy decided that while the price still held out a profit to him he'd better step out and let the others take the chances of the market. He ran around to the broker who held his last batch of shares and ordered his holdings sold without delay.

"I thought you'd be around soon, for I heard that Mr. Bates was on the ragged edge," said the broker.

"What has Mr. Bates to do with me and my deal?" asked Fred.

The broker winked intelligently and then said he'd attend to the matter. Fred wondered if his late employer was really in difficulties. He went down to the Curb market and made some inquiries. He learned that Mr. Bates was long on C. & B., and that the stock was on a kind of slump that was playing the dickens with its backers. Fred felt sorry to hear that his late boss was back of a losing game, and he thought he'd go around to the office and offer to help him out. On the way he got \$100,000 out of his safe deposit box and then went to call on Mr. Bates.

"He's not in," replied the old bookkeeper in reply to his query.

"Well, I'll wait a while."

He passed the time talking to the bookkeeper, who admitted that Mr. Bates was in a tight box. Suddenly the door opened and the broker staggered into the office, looking as white as a ghost.

He walked blindly to his private room, entered and shut the door after him. Both Fred and the bookkeeper looked after him with blank faces.

"I'm afraid he's down and out," whispered the bookkeeper. "Every cent he could raise he put up on margin to hold 10,000 C. & B. at 116, and it was down to 109 a while ago."

Fred rushed over to the ticker and seized the tape. C. & B. was quoted at 107 3-8. It certainly looked bad for Mr. Bates.

"Well, I'll try and save him," he muttered. "I'll let him have \$100,000 to renew his margin. C. & B. is hardly likely to go below par, for it is a gilt-edged stock."

He knocked on the door of the private room. Receiving no reply, he took the liberty of walking in unannounced. Mr. Bates' head was bowed on his folded arms. His manner was that of a man utterly crushed by adverse circumstances. Fred held back, awed by his attitude. In a moment or two the broker raised his head and looked wildly at the boy.

"What are you doing here?" he demanded.

"I came to——"

"Go—go!" cried Mr. Bates hoarsely.

Then he turned away with a white, set face.

"Ruined—ruined!" he muttered. "There is no escape for me but—death!"

He pulled open a drawer, took out a revolver, cocked it, and to Fred's horror put it against his temple.

"For Heaven's sake, what are you about to do?" gasped the boy, dashing forward and attempting to seize the weapon.

The broker pulled the trigger and the hammer fell before Fred could dash the revolver aside.

CHAPTER XIV.—Fred Saves Mr. Bates from Going to the Wall.

No report followed, for the cartridge, fortunately for the distraught broker, was a defective one. But for that fact he must have been a dead man. Fred now had the chance to grab the weapon, and he did so, wrenching it from the broker's frenzied hand.

"How dare you attack me?" roared Mr. Bates, springing up and striking at the boy who had saved his life.

"I came to save you, Mr. Bates," replied Fred as calmly as he could speak.

"Save me! Ha! ha! ha!"

His laugh was wild and almost maniacal.

"How much money will it take to carry you over your crisis? Here is \$100,000. Use that, and if it takes more I'll stand by you."

The broker gazed at the package of one-thousand-dollar bills like one in a dream.

"Wake up, Mr. Bates!" cried Fred. "You probably haven't any time to lose."

"Where did you get that money, boy?"

"No matter about that. I'll let you know later. There is \$100,000 in that package. Make use of it. You can give me your note by and by."

"But I don't understand how——"

"Don't try to till you're out of your hole. Telephone the broker who has your deal in hand that you'll be around in five minutes with money to hold your stock."

Mechanically Mr. Bates did as Fred directed him to do.

"Now put on your hat and go. I'll wait here till you return."

The broker seized his hat and rushed from his office with the package of money in his hands. In twenty minutes he was back, but he was as weak as a limp rag and looked like a man who was hypnotized. Fred was waiting for him. He sat down at his desk and looked at the boy for some moments without speaking.

"Where did you get that money?" he asked at length.

"I made it in the market."

"You—did!" replied Mr. Bates incredulously.

"Yes, sir, I did, and a lot more, too."

"Either you're crazy or I am," replied the broker.

"I am sure I'm not crazy, and I don't believe you are. If you will give me a little of your time I'll explain everything to your satisfaction."

Fred then told his story of how, starting with \$200, he had made lucky deals in the market during the last year and a half.

"I had some first-class tips, sure winners in their way, and they practically did the business for me. I have just got out of this M. & H. fight over \$300,000 ahead. I found out that a big clique had been formed to corner it, and I secured 30,000 shares at 81, 92 and 93. I sold one lot at 96 1-2, another at 98, and the third I unloaded an hour ago at the market. As the price has held at 91 I have calculated my final profits to be about \$80,000 more. Altogether I may say I am worth \$800,000 at this minute, \$100,000 of which I have just loaned you. You may give me your note for it now, and you can pay me when you are able. If you require another loan let me know and I will let you have it."

"You are a wonder, Muncie," said the broker. "You have saved me from ruin, and saved my life as well. I shall never forget what I owe you."

"That is all right, Mr. Bates. It is a good thing to do unto others as you would have others do unto you in a pinch."

"I will make out my note, Muncie, but I haven't any security to offer you with it."

"Never mind the security. I'll take your word. I am sure you will pay up when you are in the position to do so."

"I surely will, as Heaven is my judge," replied the broker solemnly.

He drew up the note and handed it to Fred.

Fred then got up to take his leave, and Mr. Bates followed him to the corridor door in a way that was almost obsequious. An hour later H. & H. suddenly went to pieces and involved the whole Exchange in a big panic. C. & B. was carried down to 99 in the general slump, and Fred telephoned Mr. Bates that he could have another \$100,000 if he needed it. The stock, however, recovered to 102, and so it wasn't necessary for Fred to advance any more money for the present. A week later C. & B. went up to 118, and Mr. Bates sold out, making about \$30,000 profit. He then returned Fred his loan with interest, but he didn't forget the great debt that he was under to his late messenger.

"Hello, Muncie! I hear you're not working for Bates any longer," said a broker, stopping the boy on the street a few days later.

"No. I've quit running errands."

"Made a fortune, I hear, out of the market," laughed the trader.

"Who told you that?" asked Fred in some surprise.

"Oh, I heard so. They say you made a quarter of a million out of H. & H. and was on the bull side at that."

"I'd like to know who said that. How would I make a quarter of a million?"

"That's the report, at any rate," said the broker. "Isn't it a fact?"

"If it is I'm not saying anything about it."

"Then you don't deny it?"

"I neither deny nor admit it."

The trader walked off, and Fred hadn't gone very far before he was button-holed by another broker on the same subject.

"Who told you I had made anything out of H. & H.?" asked Fred.

"They say you've made a fortune out of the market by lucky deals through that little bank on Nassau Street."

"What meddlesome people say is generally wrong."

"There must be something in the story, or the brokers wouldn't be talking about you. They say you're a young phenomenon."

"I'm not responsible for what the brokers say. They say a good deal more than their prayers down here."

"Well, you've got an office, haven't you, in the Blenheim Building?"

"What of it?"

"You couldn't have that on wind."

"Oh, I have money enough to pay my rent."

"I'll bet you have. Well, so long."

Other brokers bothered Fred with similar interviews, and the boy felt like running whenever he saw a trader headed his way.

"I'd like to know who started this yarn about me making money on the market," he said to himself. "I must call on Mr. Bates and see if he has let the cat out of the bag."

Mr. Bates, when he questioned him, later on, declared that he had not breathed a word about what Fred confided to him. Then the boy called on the cashier of the little bank in Nassau Street and asked him if it was likely that his operations with the bank, presumed to be confidential, had leaked out. The cashier said he would investigate the matter, but he did not believe that any employee had opened his mouth about the bank's business. It was contrary to all precedent, and would lead to the offender's instant discharge if he was discovered. In a few days Fred received a letter from the bank which stated that, so far as the cashier could discover, there had been no leakage of the bank's secrets. In the meantime several reporters interviewed Fred, and he put them off as best he could, but for all that two papers published a column about the boy's wonderful success in the market, and the facts were so correct that Fred knew somebody in the little bank had given out details of his business. He called on the cashier again and showed him the printed accounts.

"By looking over your books you will find that everything stated here is correct, so it stands to reason that somebody in this bank has given the information out. Now, I don't like this a little bit, and I shall not do any more business with

this institution until this matter is ferreted out," said the boy.

The matter was considered serious enough to be brought to the notice of the president, and he started a fresh investigation. This was a third degree one, and the margin clerk was found to be the guilty man. He was promptly discharged and an apology made to Fred by the bank.

CHAPTER XV.—The Plot of the Bogus Certificate.

The report that Fred Muncie had made a wad of money in the market aroused a lot of interest in Wall Street. The brokers didn't care so much about the boy as they did about his reputed coin. If the ex-messenger had really made a big bunch of the long green they figured that he ought to be fair game to pluck. On that supposition every broker who had some brilliant scheme in his head for getting at Fred's dough-bag began calling on him to see what he could do. Muncie, however, was a wary bird. When a broker patted him on the back and told him how smart he was the boy winked a big wink to himself and waited for developments. The trader always wound up by proposing to let Fred into some good thing that was a sure winner, and Fred always politely declined to bite, no matter how good it looked. He turned down more than a dozen plans a week, every one of which he was assured would add to his wealth. To one and all he invariably replied that he wasn't doing anything in the market just now, and, further, he couldn't understand why they supposed he had money enough to go into any of the schemes proposed.

The result was that the schemers gradually drew off quite nonplussed, many coming to the conclusion that the boy's success had been much exaggerated, and that he didn't have the money he was credited with. There were some brokers, however, who figured that Fred was bluffing, and they continued to lie low for his fleece. One of these was Broker Attlebury, of the Vanderpool Building, in Exchange Place. He was about as foxy as they come in Wall Street, but that isn't saying that he didn't get tripped up once in a while with all his shrewdness. He didn't call on Fred with any brilliant proposition like the others, but he sent a friend of his to sound the boy. Attlebury's emissary reported that Muncie was nobody's fool, but he couldn't say for certain whether the boy was well off or not. A few days later Fred happened to go into a well-known Broad Street cafe for a glass of water. Standing at the far end of the bar near the water-cooler was Attlebury and another broker who frequently stood in with him on a deal. Attlebury didn't take any notice of Fred, and the ex-messenger paid no attention to him. As the boy filled the drinking-vessel with ice-water he was surprised to hear his name mentioned. He turned around and found that Attlebury was talking about him to his companion.

"He's got money, all right," said Attlebury, "but he's foxy enough to keep the fact to himself. Seems to me it is up to you and me to try and separate him from some of it."

"I'm willing to stand in with you on any

scheme that promises success," replied his companion.

"Well, I have an idea. I've got in my safe a bogus certificate of stock of the L. & M. road. I'll fill it out to John Brown and make it good for 1,000 shares. The stock of that company is going now at 69, which will make the certificate have an apparent value of \$69,000. I'll send a lady I'm acquainted with around to Muncie with the certificate. She'll ask him to sell it for her. After she has done so you drop in on him and ask him if he has any L. & M. stock, or if he knows who has any. Tell him you want to buy any part of 5,000 shares. He'll produce the bogus certificate and you buy it, paying cash down for it. The lady will then go around and collect the money, less his commission. Then you will discover that the certificate is no good, and you will bring it back to him and demand your money back. He'll have to come up with the \$69,000. He'll then put the police onto the woman, but by that time I'll see that she's a long way from New York, and that she doesn't come back any more. We'll divide the spoils on the ratio of one-third to you and two-thirds to me."

The two brokers then walked out of the cafe.

"Gee! It's a lucky thing I came in here," thought Fred. "I probably would have fallen into that trap and lost \$69,000. That is one of the tricks of Wall Street that I never heard of before. Now that I am on to it, it strikes me that it will react like a good-sized boomerang on Mr. Attlebury, and he'll find himself in a hole that he won't be able to get out of."

Without loss of time Fred visited a number of big brokers' offices till he found a 1,000 share of L. & M. stock. He bought it outright, paying the market price for it. Then he went around to the office of the company and had a new certificate issued for it in the name of John Brown, and the certificate regularly transferred on the company's books to that name.

After that he visited the Wall Street Detective Agency and told the head of the bureau that he had reason to believe that a forged or bogus certificate of stock was about to be passed on him and he wanted an officer sent to his office to arrest the person if he or she appeared as he expected they would. He told the manager of the agency of the plan he intended to work to catch the person, and that officer approved of it.

"I'll telephone you when to send the officer, and I hope you'll see that he comes promptly on time," said Fred.

"He'll be there to the minute whenever you want him," replied the head of the bureau.

Next morning about eleven o'clock a well-dressed, heavily veiled lady called on Fred, and he judged this was the person that Attlebury had sent with the bogus certificate.

"You are Fred Muncie, I believe?" she said.

"Yes, ma'am. Take this chair and let me know what I can do for you," replied the boy politely.

"I saw your name in the paper a while ago. The article stated that you had been very successful in the stock market."

"One mustn't believe everything that is printed in the newspapers," smiled Fred.

"I presume not, but it seems to me that what the paper said about you had the ring of truth. At any rate, the story impressed me, and so when

I accidentally came across a certificate of railroad stock belonging to my late husband, which has been missing since his death, I decided to call on you and have you sell it for me.

"Here is the certificate," she continued. "It is for 1,000 shares in the L. & M. road, and is worth to-day, I believe, \$69,000."

"Is this your husband's name—Mr. John Brown?"

"Yes," replied his visitor.

"You want me to sell it for you?"

"Yes, sir."

Fred drew up an order to that effect and asked her to sign it. She did so, signing "Matilda Brown." Fred gave her a receipt for the certificate, putting in the number of it, and one or two other particulars that would serve to identify it.

"When shall I call?" she asked sweetly.

"You can call this afternoon, say, at two. I shall probably have sold it for you by that time."

The moment she was out of the room Fred went to his safe and got the genuine certificate he had bought. He took the bogus one out of the envelope and placed the real one in its place, then he laid the envelope on his desk. Fifteen minutes later the door opened and the man Fred had seen in the cafe with Broker Attlebury entered.

CHAPTER XVI.—Conclusion.

"Good-morning, Mr. Muncie," said the visitor. "My name is Coddington. I'm a broker and have an office in the Pluto Building."

"I'm looking around for some L. & M. shares, and I dropped in to see if you had any or could tell me where I could find some."

"I have a certificate for 1,000 shares that I can let you have if it will be of any use to you, Mr. Coddington."

"Well, every little helps. What are you asking for it?"

"Sixty-nine and a half."

"Well, I'll take it."

Fred took up the envelope the lady had left, pulled out the certificate and handed it to his visitor. Coddington looked at the name "John Brown" and laid it down again.

"I'll give you my check for \$69,500. You can come with me to my bank, collect your money and hand me the certificate," said Coddington.

Fred accompanied Coddington to the First National Bank, the money was paid over to him, and he handed the certificate to the broker. Fred then visited the office of the L. & M. Company and showed the secretary the certificate that the lady left with him for sale.

"Will you examine this and tell me whether or not it is genuine?" he said.

The secretary did so and immediately pronounced it a bogus certificate.

"Where did you get it?" he asked.

Fred told him the particulars, and also about the plan for catching the person responsible for its existence.

"As soon as you have had the lady arrested notify me and I will take charge of the case," said the secretary. "The company will prosecute the guilty ones."

Fred returned to his office and telephoned the detective agency to send the detective to his office at half-past one. At half-past twelve Fred went to lunch and was back before the officer arrived. He was a sharp-eyed, plainly dressed man, and did not look much like a sleuth, but for all that he was one of the cleverest of the agency's men. After a brief conversation with Fred he retired to the table where Hattie Stringer sat and entered into a talk with her as arranged. Quarter-past two came and with it the lady who claimed to be Mrs. Matilda Brown.

"Madam," said Fred, "I have discovered that the certificate you left with me for sale is a bogus one."

The lady gave a start.

"A bogus one!" she exclaimed in a perturbed tone.

"Yes, ma'am, a bogus one. I believe you said that it belonged to your husband, and that you found it recently, after it had been mislaid."

"I did," she replied in an agitated tone.

"Are you sure that you did not receive that certificate from Mr. Ben Attlebury, a stock broker, of the Vanderpool Building, to bring to me for a purpose?"

"I did not come here to be insulted," said the lady, rising.

At that moment the detective stepped up to her.

"Madam, I am a detective, and I arrest you for trying to sell a bogus stock certificate," he said brusquely.

She uttered a suppressed scream and fell back in her chair.

"You had better make a full confession of this matter, madam," said the officer, "or it will go hard with you. We have evidence enough to send you to the State prison, and your only chance of escape lies in your turning witness against the person or persons who induced you to take an active part in this crooked scheme."

The lady broke down and admitted that she was only an agent of Mr. Attlebury in the matter, and had brought the certificate to Fred Muncie by his instructions. She declared that she did not know there was anything wrong with the certificate. Her statement was taken down in shorthand by Hattie, reproduced on the typewriter and read to her. When she declared it to be the truth she was taken before a notary on that floor and signed and swore to the statement in his presence. Fred then communicated with the secretary of the L. & M. road.

When he had heard the facts he requested that the woman be taken to the Tombs. Fred directed the officer accordingly, and the woman was taken away by him and locked in a cell, but was assured that she would soon be set free. The secretary of the company then got out a warrant against Attlebury and he was arrested at his office. Broker Coddington was also arrested as an accomplice. Attlebury secured a prominent lawyer to defend himself and his friend, and the whole charge was alleged by them to be a conspiracy. The evidence given by Fred and the woman was considered sufficient by the magistrate to hold them for the Grand Jury.

When the trial came on both Attlebury and Coddington swore that they had had nothing to do with the woman, whose real name was Leslie. They declared she had never been in their office.

Attlebury's messenger boy, however, was put on the stand and under oath admitted that he had shown Mrs. Leslie into his boss' private room on at least two occasions. The jury, after hearing all the evidence, brought in a verdict of guilty. Attlebury then had the case appealed, and he and Coddington got out on bail. Eventually both were sent to Sing Sing, and that ruined their standing in Wall Street forever.

On the day they were sent up the river Fred got a pointer on a syndicate that was about to corner T. & D. shares. He got in on the ground floor to the extent of 12,000 shares, which netted him a profit of something over \$200,000. That made him worth a clear million in cash. Then he hired a suite of offices lower down in the building and started out as a regular broker, hiring an elderly Wall Street clerk to post him in the details with which he was unacquainted, and to help run the business in shipshape style. He added an office boy and messenger to his establishment, and other employees as business came to him.

Hattie Stringer remained with him as his stenographer until he became twenty-one years of age, and then he asked her if she wouldn't prefer to change her name to Muncie and take charge of a fine residence he was building for himself in Larchmont. She had decided that question to her own satisfaction long before he asked her for an answer on the subject, and so her reply was favorable. In the course of time they were married, and have been living very happily together ever since. Now when Fred thinks of his splendid wife, his two lovely children, his growing brokerage business and his big bank account he hasn't the least doubt that the old gypsy woman was right when she told his mother long, long ago that her son had been born under a lucky star.

Next week's issue will contain "JACK'S FORTUNE; OR, THE STRANGEST LEGACY IN THE WORLD."

BY THE POUND OR QUART?

Should ice cream be sold by the pound or by the quart? What is the best place on a taxicab for a taximeter? These are two of the many subjects that are puzzling experts of the National Conference on Weights and Measures.

Advisability of selling eggs, fruit and vegetables by weight instead of by measure or by count is being discussed. Massachusetts and New Jersey have recently adopted the plan of having dry commodities sold by weight or in standard containers, and this system is widely used throughout the West.

Should manufacturers be compelled to mark "net weight" on package goods such as twine, shoe polish and other articles not already so labeled under the provision of the Food and Drugs Act? A number of States have enacted laws requiring the net weight of some commodities to be indicated on the package or bottle so that the purchaser may know how much he is getting.

A number of automobile problems are being presented at the conference. One that is attracting special interest is the use of meters instead of pumps to measure gasoline at filling stations.

WILL, THE WAGON BOY

or, The Diamonds that Came by Express

By GASTON GARNE

(A Serial Story.)

CHAPTER XVI.

Will Runs Up Against Madame Sandusky.

Then his own was demanded.

Will gave the name of Rumbajo. It was, with the exception of "Mr. Bum's" cognomen, the only Hindu name he had ever heard.

"Take him to the hospital," he said. "He is not dead, I am sure. He will tell you where to find his friends when he comes to."

The officers pressed Will hard for further information, but he stubbornly refused to give it, for he felt that whatever he told was almost certain to be turned against himself.

So Doctor Pajaro was rounded up in the New York hospital with a broken leg, two ribs crushed in and other internal injuries.

He was at once recognized by the house surgeon, who had met him in medical circles.

By this time the doctor had regained consciousness. While the examination was being made he never so much as uttered a groan.

He seemed to realize his condition, however, and when the examination was completed he remarked to the doctor in charge that he would "probably die."

The doctor shrugged his shoulders.

"It is hard to say," he replied. "I am of the opinion the leg will have to be amputated in any case."

"Then I had rather die," said Doctor Pajaro. "Send in that boy who was with me at the time of the accident, please."

He did not see Will, who had been allowed to remain in the room during the examination, and was standing quietly at the head of the bed then.

The house doctor motioned to him to step forward, and Doctor Pajaro took his hands, speaking a few words in Hindustani, with the evident intention of making the doctors believe that he was a Hindu like himself.

Will was much moved by the pathetic look the sufferer gave him, and tears filled his eyes.

"Leave me alone with my cousin, gentlemen," said Doctor Pajaro, "just for a few moments. I have several things to say. I shall be ready for the operating table as soon as you are, and you need not fear that I shall make you any trouble."

His wishes were complied with.

As Will learned later on, Doctor Pajaro held the very highest English medical certificates, and that alone was sufficient to command the respect of the medical fraternity.

As soon as the door had closed upon the hospital doctors, Doctor Pajaro took Will's hand and said:

"This ends all my plans, Will. You will probably never see India now."

"You may get over it," replied Will. "You want to brave up. If there is anything I can do——"

"There is. Where are my clothes?"

"Lying on this chair here. I have never lost sight of them for a moment."

"Good boy. I only wish we could have gone to India together. We should have had such a good time. But it is not to be now. Get the diamond, Will. It is in the inside pocket of my vest. My pocketbook is there, too. Bring both."

Once more Will obeyed without question and placed both in his hands.

The doctor laid down the pocketbook and pressed the diamond to his lips, kissing it again and again, while the tears rolled down his cheeks.

It was truly wonderful to witness the affection and reverence with which he regarded this glittering stone.

"Take it, Will," he then said, handing the diamond over. "I trust you fully. Do not think that I want to get you into further trouble, but there is still work for you to do with this stone. You will deliver it to the person whose name I shall give you, and to him alone. Open the pocketbook. You will find two thousand dollars or thereabouts. Take half of it and keep it as a small return for all the trouble I have brought upon you in my efforts to recover the Great Ghorjee. If I die, my advice to you is to at once return to England in your present disguise or some other. Now I will write the name and address, and then leave me to the doctors. I firmly believe that this is my finish. I never expect to get off of the operating table alive."

It was a sad parting.

Will was more affected than he could have believed possible.

As the doctor was most earnest that he should at once take the diamond to the address which he scrawled on a leaf of his memorandum book, upon which he also wrote a few fly-tracks which must have been Hindustani, Will did not wait to learn the result of the operation, but left the hospital at once.

The name was Mr. Swami Muryanda, No. 100 West —th street.

If Will had been posted in society matters, he would have at once recognized the name as that of a noted Buddhist lecturer, whose arrival from India had been well advertised in the papers that fall; but as it was, he thought only of obeying the doctor's will.

The possession of so large a sum of money turned the boy's head a bit, too.

He made up his mind to stand by the doctor until the last; but in case of his death to follow his advice and sail for England without delay.

The morning was now well advanced, and Will, feeling hungry, ventured into a restaurant to get something to eat.

He felt nervous about the money, and looked up and down the street to see if any one was shadowing him, but was not able to discover any signs of it.

Still, to make sure, he took a cab and rode to the address after he had finished his lunch.

It was a handsome brown-stone house in one of the most expensive and fashionable neighborhoods in New York.

Will felt decidedly nervous as he rang the bell. It seemed like boldly pushing into some trouble.

Besides, he was not quite sure that he was doing the right thing—whether he had any business to deliver up the diamond to this stranger, after all.

These thoughts were chasing each other through his brain when a brown boy, evidently another Hindu, and dressed in Oriental costume, opened the door.

He spoke to Will in some strange language.

"That don't go with me," replied Will. "I want to see Mr. Swami—I can't remember the rest of his name written on this piece of paper—see?"

"Swami Muryanda," said the boy.

"Yes; that's it. Is he home?"

"I don't know."

"Suppose you find out."

"I will ask madame."

"Ask whoever you like. I must see him. My business is very important. You can tell him that I come from Doctor Pajaro. I think he will understand."

"Yes," said the boy, who proved able to speak perfect English. "We all know Doctor Pajaro very well here. You can come in and wait."

He opened the door of a little reception-room elegantly fitted up in Oriental style.

"Sit down. I will see," said the boy, and he left Will to himself.

There were no chairs in the room, but instead were three cushioned divans, similar to the one Will had seen in Mr. Bum's house on Albany street.

He sank down upon one of them. It was deliciously comfortable for the tired, over-wrought boy.

As the moments passed a strange sense of drowsiness began to creep over him.

Again and again his eyes closed, and he resisted the tendency to sleep.

At last it seemed as if there was no resisting it, and with a great effort he was about to spring up from among the cushions when, chancing to raise his eyes, he saw a young woman standing in the doorway with her large, black eyes fixed steadily upon him.

She did not speak nor change her position.

She was making curious movements with her hands, which were extended out toward Will.

"She is trying to hypnotize me!" thought the wagon boy. "She shan't do it, though! She mustn't!"

"Stop it!" he cried, and he did manage to struggle to his feet.

It was his last effort, however.

Suddenly Will sank back upon the divan.

His eyes closed, and did not open again.

The woman glided nearer to him, and made rapid passes before his face.

"I've got him!" she whispered. "He's in my power now. You are sure you are right, my dear?"

There was another woman standing in the doorway now.

If Will had been himself he would instantly have recognized her as Madame Sandusky.

"Of course I am right," she whispered. "Didn't I see him at the doctor's? Don't I know? It is Will, the wagon boy, who drives for Allen's Express. It is he who took my diamonds to the lapidary. I know him in spite of his disguise."

CHAPTER XVII.

Will Falls Into The Hands Of The Detectives.

For a moment the two women stood gazing at Will.

"It is very strange that Doctor Pajaro should have sent him here to see Swami. Don't you think so, Madame Devora?" the prima donna asked.

"I only know what you have told me," was the reply. "When you asked me to hypnotize him I did it to oblige you, but I should not like to have Swami know that I had done it. What do you want me to do now?"

"Question him. Find out what he knows."

"And have Swami come in and catch me at it? I should not dare. If Swami was to come his rage would be terrible. You do not suppose that the boy has the diamond upon him?"

"No, no! That is impossible. I know that he did not steal them, but he handled the package, and for that reason, through your power, Madame Devora, you ought to be able to find out what became of them—where they are now."

"Perhaps. I doubt it, though, my dear Madame Sandusky. My power is very limited. Come with me. We will consult the good Deborian. Perhaps he can help us. Meanwhile the boy is perfectly safe to remain where he is until we return."

They left the room together.

Will had heard all that was said.

Partially hypnotized he certainly was, but not wholly so, by any means, for he had purposely closed his eyes to escape the intensity of the woman's gaze.

With a strong mental effort he managed to shake off the drowsiness which had come upon him and stagger to his feet.

"I must escape from this house, diamond or no diamond," he said to himself. "I won't be used by these people. I will give the diamond back to the doctor if he still lives; if not, I will go straight to Mr. Allen and tell him all."

But in order to carry out these plans it was necessary to get out of the house first.

Will cautiously opened the door which he supposed led out into the hall.

He was still much mixed up in his head, and it is not surprising that he got hold of the wrong door.

Instead of leading into the hall it communicated with another room, larger and better furnished than the one he had left.

Will drew back with an exclamation of disgust.

There stood Madame Sandusky alone, looking straight at him. There was a smile of triumph upon the woman's face.

"Hush!" she whispered, holding up her finger. "So she didn't hypnotize you, after all. I thought as much. You were only shamming. Follow me."

"Follow nothing until I know where I am at," replied Will. "What do you mean to do with me?"

"To save you from the consequences of your own folly in coming here. You don't know these people. If you prove to be a good subject for their work they are liable to keep you here indefinitely. I tell you, boy, it is now or never if you want to escape from this house."

"But I came here on business. I——"

"You want to see one Swami Muryanda. He is not here. Don't hesitate. Leave now, while there is time."

"I'll go!" said Will, who was now thoroughly frightened.

Madage Sandusky threw open a door which communicated with the hall—the front door was right ahead.

"It is fastened by one bolt in the middle just below the knob," whispered the opera singer. "Go! Get over on Fifth avenue and wait for me on the next corner. I have something to say to you which will put everything straight, and free you from all this trouble. You will make the mistake of a lifetime if you don't wait for me there."

Will hurried along the hall, shot the bolt, and fled down the steps.

He never thought of looking back. If he had done so he would have seen Madame Sandusky gliding rapidly after him, with noiseless step.

As the door opened she raised her hand and made a peculiar gesture.

Over on the other side of the way there was a man walking slowly along.

Although Will did not notice this man either, he also raised his hand.

When the wagon boy turned the corner the man was right behind him.

He came rapidly up behind Will. At the same moment an empty cab which had been moving along the avenue a little ahead drew up alongside the curb.

And of all this Will, in his half-dazed condition, was unconscious until the man suddenly clutched him by the arm and pulled him violently around.

"Hold on, young feller," he whispered. "You are under arrest."

Will caught a glimpse of the badge which the man displayed by throwing back the lapel of his coat.

"A detective!" he gasped.

"Right you are!" chuckled his captor. "Make no trouble, now, or it will be the worse for you. Come with me."

It was too much for Will.

Just off a sick-bed, his nerves had been terribly shaken by all that had occurred.

"I—I didn't do it!" he gasped, thinking of the murder.

Then came a singing in his ears and everything seemed to be slipping away from him.

He was conscious of a sense of falling and that the man caught him in his arms and was trying to hold him up.

The next he knew he was in a cab with the detective alongside of him and Madame Sandusky sitting opposite.

"He is coming to," she said. "See, Ben. It was only a faint, after all, just as I said. The boy was scared."

"Right you are, Nell," replied the man, looking down at Will. "How do you feel now, boy?"

"I don't know," gasped Will. "All used up. I'm dying, I think."

"Dying nothing! Here, take a drink of this."

He pressed a whisky flask to Will's lips, and a swallow of the liquor revived him.

As he sat there with his head resting on the detective's shoulder, he thought fast.

Will had a very low opinion of detectives. He regarded them as little better than crooks.

"They shan't get the diamonds if I can help it," he said to himself. "There's the money, too. I suppose they will steal that, anyhow, but if I keep cool I may save the diamond yet."

"Better now?" demanded "Ben," looking down at Will.

"Yes. Where are you taking me—to the station?"

"Not yet. You are going to my house first. You are Will Walker, the Allen's express wagon boy, are you not?"

Will made no answer.

"Of course he is," said "Nell"—Will no longer regarded her as Madame Sandusky, although she certainly bore a marvelous resemblance to the opera singer. "Pull off his wig, Ben, and you'll see. He's just such a looking boy as Madame Sandusky told me she saw at Doctor Pajaro's sanitarium. He's disguised, that's all."

He was right, then. This woman was simply a female detective disguised as the opera singer.

Ben took off Will's hat and lifted the wig from his head.

"Yes, he answers the general description of the Walker boy," he said. "Come, young feller! We have got you hard and fast. There's no use standing out against us, for we are the best friends you are likely to find lying around loose for some time to come. Speak out! Are you Will, the wagon boy?"

"I am!" cried Will, desperately, and he pulled away from the detective and sat bolt upright as he said it. "I am Will Walker! Do your worst! I did not kill Karl Kutter, and I did not steal the diamonds. I defy you to prove that I did."

The detective gave a chuckle of satisfaction.

"Come, Nell!" he exclaimed. "With this boy to help us I guess we are right in it. It was the luckiest move you ever made, going to that house as you did. I rather think we are in a fair way to scoop in the reward."

"Let the boy alone until we get to the house, Ben," said the woman, as the detective began to ask Will further questions. "He is rattled, and no wonder. Everything depends upon him, not only for us but for himself. Give him a chance to think it over, I say."

She spoke in a kindly tone, and at the same time gave Will a look of sympathy, which went straight to his heart.

"I only want to do the right thing!" he blurted out. "You needn't wait on my account. If I've got to tell the police all the strange things that have happened to me, why, then, I am ready to do it, that's all."

"We are not the police," said Nell. "We work for the ——— Detective Agency, and have been engaged by Madame Sandusky to recover the Pojemkni diamonds. With the murder of Karl Kutter we have nothing to do, and for my part I don't propose to meddle with that part of the business. Don't I look like Madame Sandusky? You have seen her—you ought to know."

"Yes; I have seen her several times. You do look very much like her."

(To be continued.)

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ITEMS OF INTEREST

ELECTRIC LIGHTED HOUSES

In sixty-four cities and towns of this country every house has electric light. Salt Lake City, Utah, is the largest city reporting its homes to be 100 per cent electrified.

MEASURING HEAT

How much heat is developed when you hammer a nail? An Englishman has devised an apparatus which accurately measures, by photography, the amount of heat so developed.

The instrument is used to study metals so that new steels can be devised for modern metal-working. When two metals are pressed closely together and heat is developed, an electric current flows from one to the other. The new recording apparatus utilizes this principle, and determines how much heat is developed in lathe operations, cutting, drilling and planing.

GAME SEEKS CIVILIZATION

Game protectors in Inspector Underhill's district of the Conservation Commission, which comprises the counties of Montgomery, Fulton, Herkimer, Schoharie and Otsego, report that game instead of being driven further back into the woods are working out nearer to civilization. That during the last year this has been particularly true with respect to beaver. One beaver set up housekeeping on the Mohawk Flats within half a mile of the village of Herkimer, and has built an unusually large beaver house.

During the first week of the deer hunting season a party of fifteen hunters in a camp near Stratford got thirteen bucks.

DIAMOND TESTS

Imitation gems have increased to such an extent during the last few years that experts seldom rely on one examination to determine their character, but resort to a five-way test. The steps are simple, says Popular Mechanics, and a practiced person can perform them in ten minutes.

The first is the inspection of the facets. To do this a genuine stone is compared with the one be-

ing studied, and it is generally found that the fake has facets more accurate than those of the real one, because the manufacturers take extra care with the grinding and polishing of the imitation gem. In the brilliancy test, which follows, a gem that is faked is found to have less sparkle than a real one. This determined by dropping the stone under suspicion into a bowl of water. If it is a natural gem, it will glisten through the liquid, but an imitation diamond loses its flash.

The third step is known as the globule test. A drop of water is placed upon the gem's face and is then touched with the point of a sharp pencil. If the stone is genuine, the drop of water keeps its form while on the faked one, the globule is broken up and spreads. Next is the dot method. This consists in looking through the stone at a black spot on a piece of paper or other white surface. If the dot appears in any way blurred, the stone is held out for further tests.

The final and most conclusive part of the ordeal is the marking test. In diamonds, the degree of hardness counts for much. A file will run smoothly over a genuine stone and leave no trace, but the best of imitations fail here, for they cannot stand the treatment without being marred.

LAUGHS

Wife—I wonder if Mr. Van Dusen hasn't seen better days? Husband—Oh, yes! Van Dusen wasn't always married, I don't think!

Lost Property Office Clerk—Lost a parcel of poems? Can't you write 'em over again? Poet—Yes; but there was a ham sandwich wrapped up in it.

Teacher—Tommy, next time you are late bring an excuse from your father. Tommy—Who? Pa? Why, he isn't any good at excuses; ma finds him out every time.

New Office Boy—A lady called with a horse-whip a few minutes ago. Editor—With a horse-whip? What did you say to her? Boy—I told her I was sorry you weren't in, sir.

Willie was being measured for his first made-to-order suit of clothes. "Do you want the shoulders padded, my little man?" inquired the tailor. "No," said Willie, significantly; "pad the pants."

She—Sometimes you appear really manly and sometimes you are effeminate. How do you account for it? He—I suppose it is hereditary. Half of my ancestors were men and the other half women!

Hezekiah (seeing the sights with his father)—Say, why do they call this 'ere building the Exchange? Old Dubbs (a lamb who has been shorn)—Because, Hezekiah, that's where you exchange your cash for experience.

"They're six fine sons ye have, Casey," said Denis Flaherty to his friend. "They are," replied Casey, proudly. "Do ye have any trouble with them?" inquired Flaherty. "Trouble?" repeated Casey. "I've never had to raise my hand to one of them, except in self-defense!"

A DEATH TRAP

When Mattie Carnes became Mrs. Brady, or in other words, my wife, we boarded for several years with the Widow Graywood. She was one of the best women I ever knew. Her husband had been an engineer on our road, and one of my best friends; indeed, I obtained my situation by his aid and influence.

A few weeks after my marriage John Graywood died of pneumonia and not by the perils of the craft. He had a wife and three children. He owned, free and clear, the small house, with half an acre of land, in which he lived at the time of his death. Beyond this he had no property, and when he was gone his widow was perplexed to determine how she should obtain the means of subsistence for herself and children. I had been so intimate with John Graywood that she called on me for advice.

I saw that she had a very comfortable and pleasant room which she did not need, and she was glad to take me as a boarder, with my wife, especially as she knew Mattie was a gentle little woman. The widow's only son was a lad of sixteen and I obtained a place for him in the village at a salary which made the mother's income, with what I paid for board, sufficient for her needs.

Susan Graywood, the older of the two daughters, was twenty, and a very pretty and intelligent girl. She had been through the high school and at the time of which I write was seeking a situation as a teacher, though as yet there was little prospect of her obtaining one.

While things were in this not unpromising condition Peter Wilkhart put in an appearance at the house. He was a man of about thirty, and kept a store at Galtburg, a junction on our road. He was reputed to be worth some money, though his character would not bear investigation, and it was said that he had taken to drinking rather too freely for his own interests.

John Graywood had known Wilkhart for many years, and had had some money transactions with him. The engineer had borrowed six hundred dollars of the storekeeper. He remained his debtor for something like three years, but the debt was paid only three weeks before the death of John Graywood. The latter had borrowed the money for the purpose of assisting his father, who had fallen into some financial trouble.

For more than a year Wilkhart had pressed Graywood for payment, but the engineer had not been able to raise the money without mortgaging his little estate, and his father had assured him he should soon be able to pay the amount.

This business had several times called the storekeeper to the home of the engineer, where he had met Susan Graywood. She was very pretty as well as very accomplished, and after he had made his first visit it was plain enough that his object was not so much to collect his debt as to see the daughter of his debtor. He could have seen the father at the junction every day and there was no longer any excuse for the storekeeper to visit the home of John Graywood, but still he came.

Susan did not like him and kept at a respectful distance from him. He asked for Susan every

time, but she was pretty sure to be visiting a neighbor or attending an afternoon meeting. It did not take a great while for Wilkhart to see that she purposely avoided him. It made him very angry when he realized the fact and he began to resort to strategy to gain his purpose.

I ran down to Grovelawn at night and returned in the morning, so that I was at home during a part of the afternoon. Wilkhart came up on my train when he made his visits, and generally I found him at the house when I went home.

"Not here?" said I, as I entered the little parlor where the family spent the afternoon. I looked at Susie and laughed as I spoke, for I had been inclined to joke and banter with her in regard to her devoted but unwelcome lover.

"Who?" she said, smiling and blushing, and I am afraid I bothered her for the sake of seeing her blush—she did it so prettily.

"Peter Wilkhart. He was on the up-train this morning and I expected to find him here as usual," I replied.

"Then he will certainly be here!" exclaimed Susie, laying aside her work and leaving the room.

I understood her purpose and I did not blame her, for Peter Wilkhart had nothing like delicacy and gentleness in his composition and he wooed a maiden as he traded horses. In a moment more I saw Susie leave the house.

The little home was located on the outskirts of the town, and there was a considerable grove between it and the north village, as the smaller of the two was called. I sat at the window of the parlor and saw her till she disappeared behind the pines. I began to talk with Mrs. Graywood about the matter. She asked me more particularly than ever before in regard to the character of Wilkhart. I expressed my opinion with entire freedom, for I believed the fellow was a rascal, independently of his drinking habits. It was not rum that made him a bad man, but he took to rum because he was bad.

While we were talking about the situation and trying to devise some means to get rid of the persistent lover forever I heard a scream in the grove.

"That's Susie!" the mother exclaimed. "The fellow has been waiting for her in the grove!"

In a moment I was in the grove, and discovered Susie and Wilkhart standing in the road.

"What's the matter, Susie?" I asked as I came to the spot where they stood.

"Nothing is the matter," answered Wilkhart, and he looked very ugly. "You needn't bother yourself about my affairs."

"I didn't speak to you, sir," I added, turning to Susie for her explanation of the difficulty.

"I met Mr. Wilkhart just here, and because I refused to stop and talk with him he took hold of my arm and held me," replied Susie, struggling with her emotions.

"Don't be alarmed, Susie. If you want to go anywhere now you can go," I added, glancing at her assailant.

She had hardly started on her return when her mother and Mattie came running into the grove. I told them what had happened and my wife and Susie walked back to the house. Mrs. Graywood gave the rascal a piece of her mind and forbade him ever to come to her house or to speak to her daughter again.

For some reason he seemed to be more incensed against me than Susie or her mother.

"I shall go to your house once more at least," said Wilkhart angrily. "I have business with you, Mrs. Graywood."

He followed us into the parlor and there took from his pocketbook a paper, which he held out to the widow.

"Your husband owed me six hundred dollars. I want the money at once," said Wilkhart, with a malicious stare at the widow. "Here is the note."

"My husband paid you that note three weeks before he died," replied Mrs. Graywood, evidently much puzzled at the demand.

"No, he didn't."

"He had the money and he told me he had paid it."

"Here is the note."

"But John explained that," pleaded poor Mrs. Graywood, and as this claim was for nearly two-thirds of her earthly possessions I was not surprised that she was alarmed. "John met you somewhere on the road when he had the money to pay you, and, as you had not the note with you, you gave him a receipt for the money, which contained your promise to give up the note."

"Show me the receipt, then."

We looked the house over from cellar to garret, but no receipt was to be found. It was not in the house, I was sure.

"I didn't want to be hard with you," said Wilkhart when the search was given up, as he glanced at Susie. "With your daughter as my wife I should never have asked for the money."

"She shall never be driven into being your wife if I have to pay the note myself. Now leave this house," said I to him, placing myself in position to act; but he took the hint and departed.

None of us could understand what had become of the receipt, but I told the widow I would see her safely through the trouble.

As the engine was shackled to the train that night I saw Wilkhart, quite tipsy, get into the forward car. All went well until we got to Creekville. I went in for my lunch, as usual, and at the right time started my engine. It was quite dark, but I noticed a kind of rattling forward which I could not understand. I crossed the long bridge and came to a sharp curve beyond, where the road bent to the left. The rattle continued, but I concluded that it was the long coupling link on the cow-catcher, which had got into some uneasy position.

"There is a man between the tracks," said the fireman, while we were still on the curve.

He was on the left of the track the train was using, and I just got a glimpse of him. The next instant I saw his frame spinning in the air, as it were. I got off and ran back with others. I was the first to find the mangled remains, and they were cast by the locomotive over the embankment. When the brakemen came with their lanterns I was horrified to discover that the body was that of Peter Wilkhart. When I got back to my engine I found that an iron rail had been thrust through the bars of the cow-catcher crosswise. I saw from a broken cord on it that it had been inserted so as to stick out about two feet on the right. I realized that it was intended to have the rail strike against a post at the draw of the bridge and pitch the engine off the track and into

the creek. But the curve on the other side had caused the rail to slide over and project on the other side.

I went back to the body to assist in putting it on the train. By its side I found a pocketbook, of which I took charge. I opened it at the next station and among other papers I found the receipt the deceased had given John Graywood. Wilkhart had stolen it from him; but, as the dead speak not, we can never know how, though a dozen explanations can be surmised.

The villain had set this death trap on the engine to destroy me. He would not risk himself on the train and had walked ahead, taking care to keep on the left of the train, but the rail had shifted and it struck him in the legs, spinning him around like a top and killing him when his head struck the ground.

There was no weeping when I went home the next day, but Susie and her mother were horrified at the accident by which Wilkhart had perished in his own death-trap on the engine.

EGYPTIAN HOSPITALITY

The Egyptian of today may easily be surpassed in honesty, courage and the manlier virtues; yet in hospitality and politeness he stands pre-eminent. No Egyptian sits down to a meal without asking all passers-by to partake of it; during his thirty days' fast every year, his doors are open to all, no introduction is needed; to the poor he gives ungrudgingly. Though allowed to have four wives, the effend is almost a monogamist. Marrying early, he is, as a rule, a good husband and father, and fond of and kind to his children. In spite of all that has been said to the contrary, there is less immorality among the Egyptians than among Europeans. To show the direction in which ideas on marriage are setting, we may state that one of the first teachers in Mohammedan law in Egypt some time ago laid down this maxim, that the Prophet had allowed four wives to any man who would engage all four alike, but as he had never met anyone capable of doing so, he would recommend one wife as the interpretation of the Prophet's words. Indeed, the relations of the first wife so resent a man's marrying again, that it is hardly ever done. In abstinence from drinking to excess the whole Egyptian nation stands a head and shoulders above us. The hospitality of the sheiks or village headmen, is boundless, and takes the shape of feasts at which Athelstane might have presided and Cedric been entertained, and both found themselves at home. We have seen men sit down to a banquet of twenty-one heavy courses, where a huge turkey was the seventeenth course; and the first course alone consisted of a whole sheep inside which was a goose, inside that a chicken, then a pigeon, and finally an egg—which last was presented to the principal guest, as containing the essence of all. The weakest point in the Egyptian's armor is his lack of courage, and a very feeble idea of what fair play means. I once witnessed some games at a school feast. When the bigger boys had finished their races and received their prizes, they stood across the ground and would not let the smaller boys run. They were so persistent that the games had to be stopped.

CURRENT NEWS

NOISELESS AUCTION

A noiseless auction is the latest boon to mankind that has come out of Holland. It sounds impossible, but the scheme is simple. Everybody who attends the auction and wants to bid is provided with a seat. Each chair is numbered, and connected with wires to a big dial on the auctioneer's platform. On the dial are numbers representing prices from the lowest to the highest amounts.

When the sale begins, the auctioneer describes his wares, and then calls for bids. The hand on the dial on the platform starts to move up the range prices, and whenever any bidder wants to drop out he signals such by pressing the button on his chair. When all have dropped out but one a bell rings and a light flashes on the dial board, and the highest bid is thus ascertained without any noise or confusion.

SNAILS GROWING POPULAR

Over half a ton of snails were shipped from France to the United States last year. The amount has been growing every year, indicating that Americans are getting more and more fond of this favorite French food.

The best brand is known as milk-bottle snails. These snails are put in the cellar in the summer to feed on mulberry leaves. They are kept fat and growing in the winter by a species of forcible feeding. Snails go feeding when the sun comes out after a rainstorm, so the French snail-farmer from time to time, throughout the gloomy winter sprinkles his herd with water from a hose and then turns on an electric light. The snails, completely tricked, and thinking that the sun has just come out after a shower stick their heads out of their shells when they are sprayed with a mixture of milk and flour from large glass jugs.

SCIENCE PROBES VODOOISM

The ancient art of voodooism is being brought under the glaring light of science. Prof. J. M. Watt of the Department of Pharmacology at the University of Witwatersrand in South Africa, has undertaken to find out the actual medicinal value of all the herbs, plants and other charms used in the semi-barbaric religious rites of the natives.

He has sent out several thousand questionnaires to all parts of the continent, asking all who are interested to send in material, says Science Magazine. The response has exceeded every expectation and specimens have poured in from all over Africa, over a thousand coming from North Rhodesia alone. It will probably take years to go over the vast amount of material accumulated, but it is hoped that when results of the investigation are eventually published some drugs may be found whose virtues are at present unknown to the medical profession.

GRAND CANYON FOSSIL FINDS

New finds of footprints of reptiles left in soft sand at least 25,000,000 years ago have just been

made in sandstone 1,800 feet down from the rim of the Grand Canyon. This is the greatest depth in the canyon at which such prints have been found.

The level at which the fossil plants and reptiles have been found belongs to the latter part of the carboniferous period, or the time when the great coal beds of the world were being formed, and was a few million years before the famous reign of the dinosaurs.

One specimen shows a row of tracks very much like mouse tracks impressed in a small slab of red stone, and in among the tiny footprints is a wavy line which represents the track of the animal's tail. Other exhibits show prints larger than a man's hand, indicating that some of the reptilian creatures of this age may have become as large as crocodiles. No bones of these creatures have been found in the Grand Canyon, though some bones of reptiles making similar tracks have been found elsewhere.

RADIO DETECTS NERVE CURRENT

The electric current that shoots along a nerve fibre has been detected by means of a three-tube radio apparatus, according to Dr. E. D. Adrian of Cambridge University.

It had long been known, he said, that the passing of messages down a nerve caused an electrical disturbance. But it had only been possible to record the effects from a large number of fibres at once, for example, the thousands of fibres from an eye, or to a muscle. The results obtained were therefore as confused as would be the super-imposed records from all the telegraph wires between London and Manchester. Doctor Adrian's new apparatus, says Science Magazine, makes it possible for the first time to obtain records in a rapidly moving photographic plate of the impulses passing along a single fibre.

In conjunction with Doctor Zottermann, a Norwegian neurologist, Doctor Adrian recorded the results of stimulating a sense organ connected to the brain by a single fibre. The sense organs in the skin which give information as to touch, pain and temperature, are too near together for this to be easy. Those in the muscles subserving the so-called muscular sense are farther apart, and by stretching a frog's muscle it was found possible to stimulate a single one. The impulses were all of the same size, but as the muscle was stretched their frequency was increased from ten to fifty per second. Differences of intensity are in fact transmitted through the nerves as differences of rhythm.

This is the first occasion on which the message passing along a nerve has been decoded, and the experiment opens up a new field of neurology, in the opinion of physiologists. Within the next few years it should be possible to read the main types of messages entering and leaving the nervous system, and the time has been brought measurably nearer when it will be possible to record the actual events in the brain which are the physical correlate of consciousness.

INTERESTING ARTICLES

GRANDMA, 91, ON VACATION, MOTORS ALONE, CHICAGO TO N. Y.

Things have changed since grandma was a girl, but not too much for Mrs. Abigail Whitman, ninety-one years old. She tossed her bag in her flivver roadster and set out alone for New York on a vacation. "My doctor says the trip'll do me good," she explained.

MEASURING HAT HEAT

During a heat wave in Paris recently a group of scientists held an investigation to find out how hot hats were. The experiments were made at a temperature of 97 degrees Fahrenheit. The sporting cap was found to be hottest of all, with a heat beneath it of 98.6 degrees. The derby was next at 92 degrees. Felt hats showed only 86 degrees and the stiff straw 79 degrees. The panama won over all with only 77 degrees—20 degrees cooler under the hat than outside.

TURTLE BEATS THE HARE IN NEW MOTOR VERSION

Again the tortoise won its race with the hare in a motorized version of the old fable here. J. A. McVicar, driving cautiously, defeated by 30 seconds, A. H. Auld, who disregarded traffic rules in a test conducted to determine the merits of the two systems.

With policemen as official observers, the competing drivers covered identical routes through congested areas, and the cautious operator finished first.

TO FIND FAVORITE FOODS

What is the favorite food for each section of the United States? The Department of Agriculture is going to undertake a survey this month to determine the kinds of food eaten throughout the United States, the quality and the quantities consumed in various sections. There are said to have been no adequate figures on food consumption available, and there is a demand for such information for scientific research and various other groups. It is planned to determine also whether an adequately nutritive diet is within the incomes of large groups of people.

"MOVIE" BILLBOARDS

All billboards turned into movies is the dream of advertisers now. The New York Elison Company has made public an invention by Richard M. Craig of San Antonio, Tex., whereby different colors on the billboard are emphasized in succession.

If either red, orange, magenta, pink or yellow is placed against a white background and a red light is flashed on them, all these colors will disappear, according to the inventor. But the same colors against a black background will stand out in bold relief when a red light is turned on. Similar combinations with blue-green and other lights give an opportunity for many quick changes. Fourteen different types of apparent motion have been thus produced.

REPAIR BILL ONLY DIME AFTER 14 YEARS' DRIVING

Milt Westrich, Delphos bookkeeper, believes he drives the oldest and most inexpensive automobile in the country. In 1912 Westrich bought a flivver roadster and is still running the car. Barring accidents, he expects it to last him a few more years.

In the fourteen years Westrich says all he has spent on it aside from cost of gasoline and tires was ten cents for a bolt he lost from the steering gear. About a year ago the top blew off in a windstorm and he went to a junk yard and got a new one for nothing.

Westrich built a small wooden container on the back of the automobile and he uses it to collect honey. During the bee season he averages twenty-five to forty miles a day in it.

GIANT VOLCANOES FOUND

Three more volcanos have been added to the map of American territory, and two of the new craters rank with the giants among the fire-mountains of the world. The newly mapped volcanoes lie in the Aleutian Peninsula, the long tongue that juts out from the mainland of Alaska, between the Bering Sea and the Pacific Ocean. This strip of land, which contains more active and extinct volcanoes than all the rest of North America, has as yet been very little explored.

One of the mountains is 6,000 feet high, with a crater five miles across. It shows signs of having been active in recent times, and a record dated 1892 states that a distant and then unvisited peak, which apparently is the same mountain, was seen smoking.

If it should stage a really major eruption it would probably be a terrific one, for the whole vast bowl is filled with a mass of ice and snow, through which a black secondary cone projects at one place. This frozen sea inside the crater feeds at least nine large glaciers that creep down the sides of the mountain.

WORLD'S RECORD PHOTO

The world's record for photography under a high power microscope has been broken for the third successive time by Robert G. Guthrie, chief metallurgist of a gas company in Chicago. He recently succeeded in taking a picture of a piece of steel magnified 15,500 diameters. What an immense magnification this is can be appreciated by realizing that a twenty-five cent piece, if actually enlarged that many times, would be a quarter of a mile across.

Mr. Guthrie's apparatus can separate and photograph structures that are only 1-200,000th of an inch thick. A vibration of even this infinitesimal distance is enough to spoil the exposure, which takes from one-half to one and a half hours. The lens is so powerful that the section which is recorded on the photographic plate is quite indistinguishable and invisible to the human eye.

FROM EVERYWHERE

SPAIN'S FUEL SUPPLY

Despite the fact that it possesses coal fields covering more than four thousand one hundred square miles, Spain imports more than \$10,000,000 worth of fuel each year.

STARS IN PAIRS

There are many stars that are double, says Nature Magazine. That is, they are made up of stars revolving around one another. Most of these pairs are of contrasting colors, one blue and the other gold, or one red and the other green. Albireo is considered to be one of the finest of the pairs that are visible in small telescopes.

AIR BRUSH FOR FACIAL ART

"How cumbersome is the powder-puff!" exclaimed Young Daedalus the other day. "And the girls are forever losing them. I'm sure they will welcome my new and simple device."

He went on to explain his "compressed-air cosmetic combination complexion clarifier." The fair one straps the iron tank on her back before leaving home. Whenever her complexion needs renewing or refreshing, she disengages the rubber tube, releases the valve and is rewarded by a fine, vigorous spray of powder, to be delicately applied.

ARTIFICIAL TIMBER

No less than 60 per cent. of a tree is wasted in its conversion into lumber. At present the twigs, branches, bark, roots, sawdust and plank and log trimmings are entirely lost. A new process for the utilization of these waste products and the production of synthetic lumber is being tried out in the United States. The process is a conversion of the waste into a cellulose compound of a plastic nature that can be pressed or moulded into all conceivable shapes and bulks from boards to rafters.

The development of the process has passed beyond the initial experimental stages and has been taken in hand by the National Lumber Manufacturers' Association. If it is commercially practicable it may be extremely valuable as a step to the conservation of the world's timber supplies.

GLANDS FOR TETANY

Two physicians of Florence have performed an operation which bolsters up the falling hope that gland grafting had put a new weapon in the hands of the medical profession for subduing hitherto unconquerable disease.

Drs. Cesare Frugoni and Vittorio Scimone have announced, says Science Magazine, the results of treating a case of tetany, a chronic disease resembling lockjaw, with a graft of human parathyroid, one of the small glands placed around the better known thyroid in the neck. The technique followed was that of Dr. Serge Voronoff, one of the original experimenters in transferring glands from apes to humans.

The results were almost instantaneous according to the authors. The patient, released from the terrific pain suffered during six or seven long attacks every day, picked up amazingly. Tests made some time later still showed a slight parathyroid deficiency, but the ingrafted piece was still firmly attached under the skin five months after the operation.

The question of greatest concern to physicians with respect to the case is how long the gland will persist, for the laws that govern one of the subjects on which the medical profession is still in the dark.

THE "AMERICAN TYPE"

An American type of man is developing. In the older American stock this type has already reached a point where it is possible, without much difference, to distinguish it from the peoples of other countries. This is the conclusion of Dr. Ales Hrdlicka, anthropologist of the Smithsonian Institute of Washington, D. C., based upon many years of scientific measurements and study of those whom he designates as "Old Americans," and of the immigrants differing from the original stock.

"The work, as now completed," says Dr. Hrdlicka, "shows that the older stock has approached the formation of a distinct American type. This type is still nearest to that of its main progenitors, the British, but in stature, in physiognomy, and in behavior, it is already more or less different—American. The type is a good one."

Here is Dr. Hrdlicka's description of the American type of man, so far as it has been developed:

"It is characterized by tall stature, being the tallest of all the larger groups of white people; by, on the average, a medium pigmentation of the hair, with scarcity of adult blonds and near-absence of blacks; by prevalently mixed eyes, or light ones showing more or less of a brown admixture; by an inclination, especially in youth, to sinewy slenderness; and by other features. The main characteristics of its behavior are, in general, frankness, openness yet shrewdness, energy and persistence, with, in general, but little sentimentality or affectation, and relatively few extremes except perhaps in industrial, financial and occasionally in religious endeavors.

"This type, contrary to recent unscientific belief, is not Nordic; it is not even nearer the Nordic than it is to the Alpine. Like the British, it is an intermediate type.

"The bulk of the immigrants represented in our records, outside of head form and a few other features, are remarkably uniform in physique, with the exception of the Jews and the Southern Italians, both of whom are characterized by smaller stature and other more or less aberrant features. They are, in general, a good, sturdy lot. In average stature, in size of chest and in muscular strength, they are above the means of the Europeans, no signs of physical degeneration."

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